



**First National Bank**

Dear Valued Customer,

It is a privilege to welcome you to First National Bank (FNB), the largest subsidiary of F.N.B. Corporation. Like Howard Bank, we have a deep cultural commitment to our clients and communities. We are pleased to share with you the many benefits of being an FNB customer, from expanded, innovative capabilities to the dedicated service you trust and expect.

On February 7, 2022, you also will have full access to over 330 convenient FNB branches and approximately 1,000 ATMs, along with a comprehensive range of financial products and services, including one of the largest branch networks in Baltimore. This includes a suite of digital banking tools at the leading edge of innovation in our industry, with a retail-oriented website — complete with a shopping cart and the ability to apply for accounts and loans online — as well as online banking and an award-winning mobile experience offering Zelle® person-to-person payments, remote deposit and many other features.

Between now and the official conversion, you may begin to see the FNB name on documents and disclosures that you receive and can look forward to upgrades in your branch locations as we prepare to apply FNB signage and branding. In addition, you may begin to receive other account-specific communications from FNB.

In the meantime, we have compiled the enclosed Welcome Guide to introduce you to our full array of financial resources and to key instructions to ensure that you enjoy a seamless banking transition. When the conversion is complete, you will continue to experience decisions made by knowledgeable professionals who live and work in your communities.

Should the anticipated conversion date or any date referenced in the enclosed Welcome Guide change, we will promptly notify you directly in a separate mailing.

Personally, I want to share how excited we all are to welcome you to FNB. It is our intention to complete the transition of your account with no disruption in service, and we look forward to the opportunity to begin serving you as a premier regional bank in the Mid-Atlantic. I encourage you to explore [fnb-online.com](http://fnb-online.com) to learn more about FNB and the products, services and unique culture that will be available to you in the near future.

We're happy to serve you.

Welcome to First National Bank!

**Vincent J. Delie, Jr.**  
President and CEO  
F.N.B. Corporation  
First National Bank

[fnb-online.com](http://fnb-online.com) | 1-800-555-5455

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