



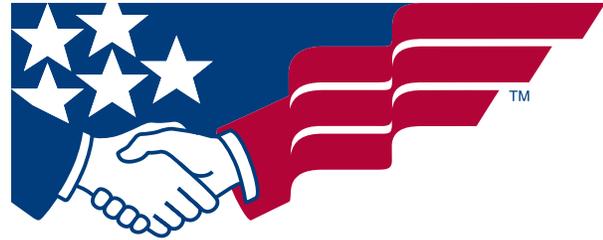
*The same professional
bankers you have come to
know and trust.*



*The same name - with a
new look.*



*More products
and services to
better serve you.*



Legacy Bank

Important information about your **new**
Legacy Bank products and services.

Let us be the
First
to welcome you.



First National Bank



Gary J. Roberts
First National Bank

Dear Valued Client of Legacy Bank,

It is with the greatest pleasure that we welcome you to First National Bank of Pennsylvania. Everyone at First National Bank is excited about the opportunity to be able to provide you with outstanding customer service and high-value, innovative products through Legacy Bank. We truly look forward to bringing you the finest banking, investment and insurance products and services.

First National Bank has so many things in common with Legacy Bank. We share the same values, such as our commitment to superior customer service, our commitment to the community and our commitment to our customers and employees. One of our goals is to provide you with world-class financial management in a community bank atmosphere. We promise to give you extraordinary, superior service each and every time you visit your Legacy Bank branch, and we'll treat you with respect and common courtesy, while providing the sound financial advice you've come to expect.

Please take a few minutes to read and review the information in this booklet. Inside, you'll find the answers to commonly asked questions, as well as more specific information that pertains to changes in products and services. If you have any other questions or concerns, or would like additional information, please call your Community Office Manager or a Customer Service Representative at 1-800-555-5455.

We look forward to serving you.

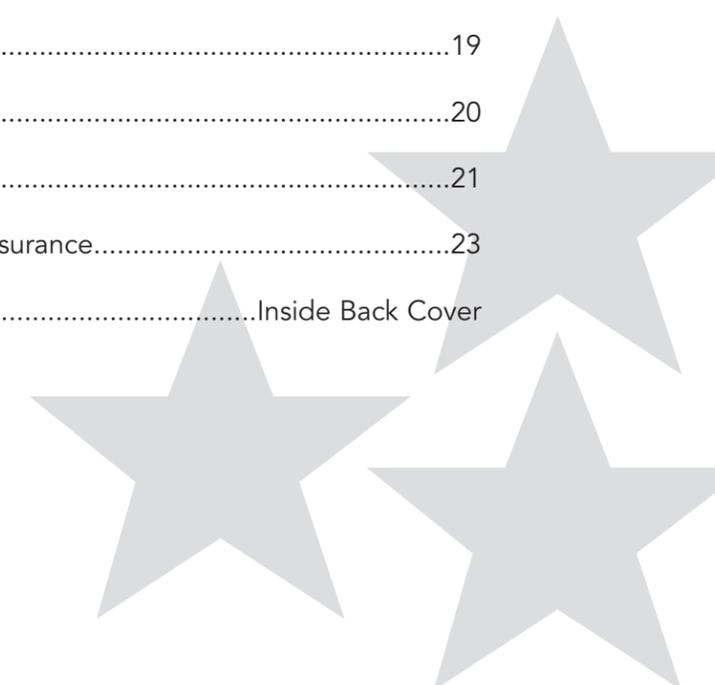
Sincerely,

Gary J. Roberts
President and CEO
First National Bank

George H. Groves
Chairman and CEO
Legacy Bank



Common Questions	1
Personal Accounts	
Personal Checking Accounts.....	4
Money Market Accounts.....	4
Personal Savings Accounts.....	12
Business Accounts	
Business Checking Accounts.....	8
Money Market Accounts.....	8
Business Savings Accounts.....	12
Additional Information	
Internet Questions and Answers.....	16
ATM and Debit Cards.....	17
Telephone Banking.....	17
Personal Fee Schedule.....	19
Business Fee Schedule.....	20
Privacy Policy.....	21
Banking, Investments and Insurance.....	23
Our Locations.....	Inside Back Cover



IMPORTANT INFORMATION

Date of merger: Saturday, May 27, 2006

Access to your accounts is as easy as one, two, three.

1. Free Internet Banking and Bill Payment at www.fnb-online.com

Enjoy the easiest, most convenient banking you've ever known! With FNB Online Banking, you can bank securely on your schedule from anywhere you have internet access!

2. Telephone Banking System

1-800-817-8787

With telephone banking, you can access your account information 24 hours a day, 7 days a week!

3. Customer Service Center

1-800-555-5455

Customer Service Representatives are available Monday-Friday 8:00 AM to 8:00 PM and Saturday 8:00 AM to 5:00 PM to help answer any questions or concerns you may have.

COMMON QUESTIONS AND ANSWERS

Q. Why did Legacy Bank decide to merge with First National Bank ?

A. In looking at the economic environment, the future forecast of interest rates and the increasing costs to comply with regulations, it is in the best interest of the company to affiliate with a larger institution. By merging with First National Bank - because they are much larger - we can continue to operate as a community bank under the Legacy Bank name, with decisions made locally for our clients.

Q. What exactly is changing at Legacy Bank?

A. Most of the changes will be behind the scenes with "backroom" processing and other "systems" changes. The biggest change will be a new look with the introduction of a new logo. The same friendly people you've come to know and rely on will be here to serve you, and banking decisions will continue to be made locally with local interests in mind.

Q. Can I bank anywhere I see the new logo?

A. Yes! You can now bank at any branch office of Legacy Bank or First National Bank. There are 153 branch offices located throughout Pennsylvania and Ohio.

Q. Do I have to change my accounts, sign new forms and so forth?

A. No! There is no need for you to do anything.

Q. Will any of my account numbers change?

A. If there is a rare situation such as a duplication of account numbers, we may need to change your account number. If that would occur, we will notify you in advance to assure that there is no interruption in our service to you.

Q. Will there be enhancements to my Business Online Banking services?

A. Yes. You will be receiving a personalized call from a Treasury Management representative to discuss these changes.

Q. Will Legacy Bank be offering new banking accounts and services, such as the new remote scanning service for business customers?

A. Yes. Legacy Bank will be adding many new products and services including First Desktop Banker, which is an innovative service that permits companies to make deposits to their accounts from the convenience of their office. Feel free to contact any employee at any branch office of Legacy Bank or First National Bank for additional contact information.

Q. Will I have to order new checks or deposit slips?

A. Unless your account number changes, you will be able to continue using your current checks and deposit tickets after the merger. If you must purchase checks now, simply place your order as you have in the past. After the merger takes place, the checks that you order will carry our new look and logo.

Q. I have my payroll check direct deposited to the bank. Will that be affected?

A. Any checks, such as payroll and social security will continue to be direct deposited to your accounts as they have in the past; and automatic withdrawals will continue the same also.

Q. Can I use my existing Legacy Bank Debit Card?

A. No. You will be receiving a new Debit Card in the mail before the merger. You will be issued a new PIN, which you can change (after activating your card) at any of our branch ATM machines. Please refer to page 17 for more detailed questions and answers on Debit Cards.

Q. How do I access my account on the Internet?

A. If you are a current Internet Banking and/or Bill Pay customer, you will be receiving information and instructions the week of May 15, 2006, on how to access your account. Additional information is provided on pages 16 and 17 in regards to Internet Banking, Bill Pay and Telephone Banking.

Q. How is interest paid on my checking and savings accounts?

A. The compounding method used for checking and savings interest calculations is simple compounding. Interest will post monthly directly to your checking account and quarterly directly to your savings account.

Q. How will the merger with First National Bank affect my FDIC insurance coverage?

A. Your FDIC insurance coverage will be affected only if you have deposits at both Legacy Bank and First National Bank. If you do have accounts at both banks and the balances are in excess of \$100,000 please contact a Personal Banker at your local branch office to review your FDIC coverage.

Q. Will my community bank's office hours change?

A. A few branches may be changing their hours to better serve our customers. Notifications have been posted in affected branches.

Q. When can I take advantage of the expanded line of products and services offered through any of the companies affiliated with First National Bank?

A. For the availability of a specific product or service, please check with any employee at any local branch office of Legacy Bank or First National Bank.

Q. Who can I speak with if I have any other questions regarding my accounts or the merger?

A. You can speak to any employee at any of our more than 153 community branch offices during regular banking hours. You may also call our Customer Service Center at 1-800-555-5455. Customer Service Representatives are available Monday-Friday 8:00 AM to 8:00 PM and Saturday 8:00 AM to 5:00 PM to help answer any questions or concerns you may have.

Q. What is First National Bank's policy on privacy?

A. At First National Bank, one of our most important responsibilities to you, our customer, is the safekeeping of the nonpublic personal confidential information you have given us. We recognize the sensitive nature of your personal financial information and take precautions to protect your privacy. When you entrust us with your financial information, you can be certain it will be used within our guidelines. Please refer to the table of contents of this booklet to find more information on First National Bank's Privacy Policy.

Q. What can I do to protect myself from becoming a victim of Phishing and Identity Theft scams?

A. First National Bank and Legacy Bank will never send email that requires you to enter personal information directly into the email. We will not send email threatening to close your account if you do not take the immediate action of providing personal information. We will also never ask you to reply to an email by sending personal information or asking you to enter your User ID, password or account numbers into an email or non-secure webpage. Please refer to the Privacy and Security section of our website at www.fnb-online.com for more detailed information on these subjects.



PERSONAL CHECKING AND MONEY MARKET ACCOUNTS

To help make your transition to First National Bank as smooth as possible we will automatically transfer your account at Legacy Bank into a comparable account(s) available through First National Bank. The chart below illustrates these account conversions and the following pages provide more detailed descriptions of your new account(s). Also provided on pages 5 and 6 are charts of all accounts that will be available after the merger. If you feel another account is more suitable to your present needs, please stop by your local branch office on or after Tuesday, May 30, 2006, and we'll make this change for you.

The Legacy Bank



Legacy Bank



Legacy Checking	→	Free Checking
GF Legacy Access Checking		
Legacy Premier Checking	→	Lifestyle 50
GF Legacy Premier Checking		
McAdoo Choice Rewards Checking		
GF Senior Checking		
McAdoo Legacy Interest Checking	→	FirstRate Checking
GF Legacy Premier Gold Checking	→	FirstRate Money Market
Legacy Money Market		
GF Legacy Money Market		
Legacy Prime Personal Money Market		
GF Legacy Prime Personal Money Market		
McAdoo Legacy Money Market		
Legacy Money Market IRA	→	IRA Savings
GF Legacy Money Market IRA		

If you do not know the actual name of your account at Legacy Bank please refer to your monthly bank statement.

LEGACY BANK PERSONAL CHECKING AND MONEY MARKET ACCOUNTS

	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Overdraft Honor Limit *	Monthly Statement
Free Checking	\$0	\$0	No	\$800	Yes, with check safekeeping
FirstRate Checking	\$1,500 min. or \$3,000 avg.	\$9	Yes, tiered rate	\$800	Yes, with free images
e-xpress Checking	\$0 (Monthly membership dues apply)	\$8	Yes	\$800	Yes, with free images
WorkPlace Banking	\$0 (Requires direct deposit)	\$0	No	\$800	Yes, with check safekeeping
Lifestyle 50 Checking	\$0	\$0	Yes, over \$999	\$800	Yes, with free images
Lifestyle 50 Plus Checking	\$100,000 min. combined	\$25	Yes, over \$999	\$800	Yes, with free images
IRA Savings	N/A	N/A	Variable rate, calculated daily on collected balance, compounded quarterly and credited to the account	N/A	No (Annual Statement Provided)
FirstRate Money Market	\$5,000 average balance	\$10	Tiered variable rate, compounded monthly	N/A	Yes, with check safekeeping

ATM/Debit Card **	Online Banking	Internet Bill Payment ***	Check Printing Costs	Other Benefits
Free	Free	Free	Duplicate checks required (Varies by style)	
Free	Free	Free	First order of duplicate program checks are free or 50% discount on selected personal check styles	
Free	Free	Free	Free personalized program style checks or 50% discount on selected personal check styles	Many benefits including Sojourns Magazine, Savers Club, free travelers checks, money orders & cashier's checks, free 3x5 safe deposit box or credit for larger size
Free	Free	Free	First order of 50 checks are free	¼% discount on installment loan with auto draft, ¼% bonus on new certificate - min. \$500 new money, \$100 discount on mortgages or home equity closing costs, free 3x5 safe deposit box or credit for larger size
Free	Free	Free	Free personalized program style checks or 50% discount on selected personal check styles	\$5 bonus direct deposit, ¼% annual CD bonus, free travelers checks, free money orders, free cashier's checks, free 3x5 safe deposit box or credit for larger size for one year
Free	Free	Free	Free duplicate program checks, or free program style checks, or 50% discount on selected personal check styles	2 penalty free CD withdrawals up to \$5,000 per w/d, free 2nd checking, free 3x5 safe deposit box or credit for larger size, 10 free savings accounts, \$5 annual bonus for direct deposit, free travelers checks, money orders & cashier's checks, ½% annual CD bonus
N/A	Free	N/A	N/A	Penalty-free withdrawals to roll into a FNB IRA Certificate of Deposit
N/A	Free	Free	Varies	FNB Online Banking, ATM Access, FDIC Insured, Limited check writing, Bonus rates available for Lifestyle 50 or Lifestyle 50 Plus Members

* Must qualify
 ** Must qualify
 *** NSF and Stop Pay fees are applicable

LEGACY BANK PERSONAL CHECKING AND MONEY MARKET ACCOUNTS

Product descriptions for converted accounts from page 4.

Free Checking

It's hard to find a better deal than free. That's why you'll find so much to like about our Free Checking. No minimum balance, no per-check fees and no limit to the number of checks you can write. In addition, our Check Safekeeping service maintains copies of your checks at our bank.

Lifestyle 50 Checking

Lifestyle 50 is for individuals 50-years-old or better who seek rewarding privileges and conveniences such as checking with interest, bonus rates on CD's, free checks, special events and more.

FirstRate Checking

Looking for a tiered account where your interest rate automatically increases as your checking balance grows? With FirstRate Checking you can rest easy knowing that your money is constantly working hard for your investment. If you tend to keep higher balances in your checking account, this may be your best option.

FirstRate Money Market

The FirstRate Money Market is a tiered account that provides a competitive rate of interest that rewards customers with higher interest rates for higher balances. The interest rate tier is determined by the collected balance, so the rate is not blended. Interest is calculated daily on the collected balance, compounded and credited to the account monthly. Limited check writing and an ATM/Debit Card is available for this account. A statement is mailed monthly.

IRA Savings

IRA Savings is ideal for those who wish to make small or frequent IRA deposits. This account is also attractive because of the liquidity it provides. Penalty free withdrawals are permitted provided they are into an IRA Certificate of Deposit with Legacy Bank.

*The statement cycles for consumer checking accounts will remain unchanged.
This means that you should expect to receive your monthly account statement in the same
timely manner to which you are accustomed.*

BUSINESS CHECKING AND MONEY MARKET ACCOUNTS

To help make your transition to First National Bank as smooth as possible we will automatically transfer your account at Legacy Bank into a comparable account(s) available through First National Bank. The chart below illustrates these account conversions and the following pages provide more detailed descriptions of your new account(s). Also provided on pages 9 and 10 are charts of all accounts that will be available after the merger. If you feel another account is more suitable to your present needs, please stop by your local branch office on or after Tuesday, May 30, 2006, and we'll make this change for you.

The Legacy Bank



Legacy Bank



GF Legacy Small Business Checking Legacy Business Checking GF Legacy Business Checking	→	Compak Checking
GF Northstar Checking	→	Free Small Business Checking
GF Premier Cash Flow Manager Checking Zero Balance Account Checking	→	Business Analysis Checking
GF Treasury Cash Flow Manager Legacy Analysis Checking	→	Legacy Analysis Checking
GF Legacy Business Advantage Checking Legacy Business Advantage Checking	→	Non-Profit Interest Checking
IOLTA Checking	→	IOLTA Checking
GF Business Money Market Legacy Business Money Market Legacy Prime Business Money Market GF Legacy Prime Business Money Market	→	FirstRate Money Market

**If you do not know the actual name of your account at Legacy Bank
please refer to your monthly bank statement.**

LEGACY BANK BUSINESS CHECKING AND MONEY MARKET ACCOUNTS

	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid
Free Small Business Checking	No minimum balance	Deposited, Paid or Electronic items > 150 = \$.20/item	N/A
Business Checking	No minimum balance	\$10 Deposited, Paid or Electronic items > 100 = \$.25/item	N/A
Compak Business Checking	\$1,500 min. or \$5,000 avg. daily balance	\$15 Deposited, Paid or Electronic items > 200 = \$.15/item	N/A
Business Analysis Checking	No minimum balance	\$12 Deposited items = \$.10 Paid items = \$.13	N/A; Tiered Earnings Credit
Legacy Analysis Checking	N/A	\$15 Deposited, Paid or Electronic items > 150 = \$.133/item (not combined)	N/A; Tiered Earnings Credit
Business Interest Checking	\$2,000 min. or \$4,000 avg. daily balance	\$12 Deposited items = \$.10 Paid items = \$.13	Yes
Non-Profit Interest Checking	\$100 minimum	Deposited, Paid or Electronic items > 300 = \$.133/item	Yes; Tiered
IOLTA Checking	N/A	\$10	Yes
Preferred Interest Checking	N/A	N/A	Yes; Tied to PLGIT
FirstRate Money Market	\$5,000 average balance	\$10	Tiered variable rate, compounded monthly

Overdraft Honor Limit *	Monthly Statement	ATM/Debit Card	FNB Online Banking	Check Printing Costs
\$1,000	Yes, with Check Safekeeping	Yes	Free use of the Personal product and Bill payment up to 10 payments per month	Small Business Package is recommended
\$1,000	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
\$1,000	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
\$1,000	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
\$1,000	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
\$1,000	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
\$1,000	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
N/A	Yes, with Check Safekeeping	Yes	ExecuBank Available	Varies by style
N/A	Yes, with Check Safekeeping	No	ExecuBank Available	Varies by style
\$1,000	Yes, with free images	No	ExecuBank Available	Varies by style
N/A	Yes, with Check Safekeeping	Yes	Free	Varies by style

* Must qualify

LEGACY BANK BUSINESS CHECKING AND MONEY MARKET ACCOUNTS

Product descriptions for converted accounts from page 8.

Compak Checking

Compak Checking is a simple, low cost checking service designed to meet the needs of small to medium sized organizations that require basic checking services (deposits and check writing) and have relatively low account activity.

Free Small Business Checking

Our Free Small Business Checking was developed to meet the needs of small organizations that have relatively low levels of account activity. There is no monthly maintenance fee and there are no per item charges as long as deposited, paid and electronic items do not exceed 150 in any combination.

Business Analysis Checking and Legacy Analysis Checking

Your business checking account should work as hard as you do. Our Business Analysis Checking gives you an earnings credit for the investable balance you carry. The earnings credit will be used to help offset the activity charges on your account.

Non-Profit Interest Checking

Non-Profit Checking is an account for non-profit organizations and companies. This account is interest bearing based upon balance tiers. Simply provide Tax Free Identification and there will be no monthly service charge.

IOLTA Checking

It is an interest bearing demand deposit account established by lawyers for the purpose of depositing their client's funds. Interest earned, over the \$10.00 service charge, is remitted to the state's Lawyers Board.

FirstRate Money Market

The FirstRate Money Market is a tiered account that provides a competitive rate of interest that rewards customers with higher interest rates for higher balances. The interest rate tier is determined by the collected balance, so the rate is not blended. Interest is calculated daily on the collected balance, compounded and credited to the account monthly. Limited check writing and an ATM/Debit Card is available for this account. A statement is mailed monthly.

All business checking accounts will have a monthly statement issued at the end of each month.

SAVINGS ACCOUNTS

To help make your transition to First National Bank as smooth as possible we will automatically transfer your account at Legacy Bank into a comparable account(s) available through First National Bank. The chart below illustrates these account conversions and the following pages provide more detailed descriptions of your new account(s). Also provided on pages 13 and 14 are charts of all accounts that will be available after the merger. If you feel another account is more suitable to your present needs, please stop by your local branch office on or after Tuesday, May 30, 2006, and we'll make this change for you.

The Legacy Bank



Legacy Bank



GF Legacy Premier Savings	→	FirstRate Savings
Legacy Personal Platinum Savings		
Legacy Personal Savings		
GF Legacy Personal Access Savings		
GF Legacy Northern Savings		
GF Legacy Basic Savings		
Legacy Student Savings		
Legacy Passbook Savings		
GF Hazleton Access Savings		
GF Legacy Business Premier Savings		
GF Legacy Business Access Savings		
Legacy Business Savings		
GF Hazleton Business Savings		
Personal Select Savings	→	FirstRate Money Market
Business Select Savings		
Legacy Christmas Club	→	Holiday Club

If you do not know the actual name of your account at Legacy Bank please refer to your monthly bank statement.

LEGACY BANK PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

	Minimum Balance to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee
FirstRate Savings	\$100 average balance	\$4
IRA Savings *	N/A	N/A
Holiday Club *	N/A	N/A
Health Savings Accounts	N/A	\$25 initial set-up fee; \$20 annual fee
FirstRate Money Market	\$5,000 average balance	\$10
Lifestyle 50 Money Market *	\$5,000 average balance	\$10

Interest Rate and Payment Terms	Transaction Limitations	Other Benefits
Tiered variable rate, compounded quarterly	6 automatic or electronic transfers per month	FNB Online Banking, ATM Access, FDIC Insured
Variable rate, calculated daily on collected balance, compounded quarterly and credited to the account	IRS regulations apply	Penalty-free withdrawals to roll into a FNB IRA Certificate of Deposit
Variable rate, compounded semi-annually	6 automatic or electronic transfers per month	FNB Online Banking, FDIC Insured
Tiered variable rate, compounded monthly	IRS regulations apply	FNB Online Banking, ATM Access, FDIC Insured, Unlimited check writing
Tiered variable rate, compounded monthly	6 automatic or electronic transfers per month (3 by check/draft)	FNB Online Banking, ATM Access, FDIC Insured, Limited check writing, Bonus rates available for Lifestyle 50 and Lifestyle 50 Plus members
Tiered variable rate, compounded monthly	6 automatic or electronic transfers per month	FNB Online Banking, ATM Access, FDIC Insured, Limited check writing

* Only available to Personal customers

Product descriptions for converted accounts from page 12.

FirstRate Savings

FirstRate Savings is a basic savings account that provides a mailed monthly or quarterly statement, depending on account activity. The Interest rate is tiered, based upon balance. Interest is calculated daily on the collected balance, compounded and credited to the account quarterly. ATM access is available for this account.

FirstRate Money Market

The FirstRate Money Market is a tiered account that provides a competitive rate of interest that rewards customers with higher interest rates for higher balances. The interest rate tier is determined by the collected balance, so the rate is not blended. Interest is calculated daily on the collected balance, compounded and credited to the account monthly. Limited check writing and an ATM/Debit Card is available for this account. A statement is mailed monthly.

Holiday Club

Our Holiday Club is a savings account that allows for penalty-free withdrawals and deposits throughout the year. Save money for the holidays or any occasion without waiting for an annual check. The Interest rate is variable and is calculated daily on the collected balance, compounded and credited to the account semiannually.

Q. Do I need to re-apply for Internet Access?

A. No, if you have internet access at Legacy Bank you do not need to re-apply. You will receive a letter the week of May 15, 2006, explaining how to access your accounts on-line.

Q. What if I do not receive the letter?

A. If you do not receive a letter by May 24, 2006, please contact Customer Service at 1-800-555-5455.

Q. Will I have the ability to view and transfer funds on the same accounts?

A. Yes, we will do our best to assure you have access to the same accounts. However, if you cannot access an account, please contact Customer Service at 1-800-555-5455.

Q. Will I use the same Access/User ID that I use at Legacy Bank to access my accounts?

A. Yes, you will use the same Access/User ID you currently use at Legacy Bank.

Q. Will I use the same Password that I currently use at Legacy Bank?

A. No, password information will be included in the letter you receive the week of May 15, 2006.

Q. Will I continue to have Bill Payment?

A. Yes, Bill Payment is offered free of charge and you do not need to reapply. However, the Bill Payment service will be different and you will be asked to enter your Bill Payment and vendor information again.

We recommend you print any payment, vendor information or history from the Legacy Bank Bill Payment service that you may need for future reference. Bill Payment information from Legacy Bank's Bill Payment service will not be available to us or you after May 26, 2006.



TELEPHONE BANKING QUESTIONS AND ANSWERS

Q. Will I still be able to obtain account information and transfer funds through telephone banking?

A. Yes. Telephone banking is similar to what you are accustomed to and can be accessed by using any touch tone telephone. The first time you call telephone banking you will need your account number and the last four digits of your Social Security number available to access your account information. You will be able to use telephone banking after 5:00 PM on May 28, 2006, by calling 1-800-817-8787.

Q. What if I do not have access to an account that I previously accessed?

A. We will do our best to assure you have access to the same accounts. If you are unable to access an account, please contact Customer Service at 1-800-555-5455 for assistance.

Customer Service is available:

Monday - Friday: 8:00 AM - 8:00 PM

Saturday: 8:00 AM - 5:00 PM

Phone: 1-800- 555-5455

24-Hour Telephone Banking

With telephone banking, you can access your account information 24 hours a day, 7 days a week! Your information is secure, protected by your unique Personal Identification Number (PIN). To enjoy the benefits, call 1-800-817-8787.

DEBIT CARD QUESTIONS AND ANSWERS

Q. Can I continue to use my existing Legacy Bank Debit Card after the merger?

A. No. New Debit Cards will be issued prior to the merger. You will continue to access the same accounts and the new card will function just like your old one. Legacy Bank and First National Bank have over 150 ATMs, which offer you a range of choices for surcharge-free ATM usage.

Q. When will I receive my new Debit Card and when will this new card be effective?

A. New cards and PINs should arrive by Monday, May 22nd. For security purposes, the cards and PINs are mailed separately in plain (no logo) envelopes and mailers. If you have not received your new card and PIN by May 22nd, please contact our Customer Call Center at 1-800-555-5455. The new cards will be effective as of 5 AM, Friday, May 26th. Your new debit card will need to be activated before initiating any signature-based transactions. Card activation occurs automatically when a PIN-based transaction (any transaction that requires you to enter your Personal Identification Number) is performed. This includes transactions at an ATM or with a merchant. Note: The balance inquiry function will not be available at the ATMs until Tuesday, May 30th after the completion of the merger.

Q. When will my current Legacy Bank Debit Card cease to work?

A. Current Legacy cards will be cancelled as of Friday, May 26th. Transactions initiated using your old Legacy card after this time will be declined. You should activate your new card any time after 5 AM, Friday, May 26th and start using it for purchases and ATM transactions. If you have any recurring transactions such as monthly Internet Service Provider fees, health club dues, insurance premiums, etc. linked to your current debit card, please contact those companies and provide your new debit card number.

Q. Will my current personal identification number (PIN) remain valid for my new card?

A. No, your current PIN will no longer be valid. You will be issued a new PIN, which will arrive in a separate mailer several days after your new card. After activating your card with the new PIN, you may change the PIN to one of your own choosing by accessing this function at any Legacy Bank or First National Bank branch office ATM. Reminder: Card activation should not be attempted until after 5 AM on May 26th.

PERSONAL FEE SCHEDULE



Legacy Bank

FIRSTRATE CHECKING

Maintain a minimum daily balance of \$1,500 or an average daily balance of \$3,000 to avoid the monthly account maintenance fee of.....\$9.00

e-xpress CHECKING

Monthly membership fee.....\$8.00

FREE CHECKING, LIFESTYLE 50, AND WORKPLACE BANKING

A monthly maintenance fee is not assessed for these accounts. Certain restrictions apply. Refer to your Personal Banker for additional account information.

LIFESTYLE 50 PLUS

Maintain a \$100,000 minimum combined balance to avoid the monthly account maintenance fee of\$25.00

FIRSTRATE MONEY MARKET and LIFESTYLE 50 MONEY MARKET ACCOUNTS**

Maintain an average balance of \$5,000 to avoid the monthly account maintenance fee of\$10.00

HEALTH SAVINGS ACCOUNT

A monthly maintenance fee is not assessed. A \$25.00 initial set-up fee and a \$20.00 annual fee will be assessed.

FIRSTRATE SAVINGS**

Maintain an average daily balance of \$100 to avoid the monthly account maintenance fee of.....\$4.00

Customers under 19 years of age are exempt from monthly account maintenance fee.

** Only 6 transfers (3 by draft, if permitted) are permitted by law. If more than 6 in one month, a penalty of \$10.00 per transfer will be assessed.

A \$12 fee will be charged every 3 days that your account is overdrawn. This fee will start on the third day your account is overdrawn and will be in addition to any overdraft fee that you may have incurred.

Fee Schedule	
<i>Fees Effective April 17, 2006</i>	
Account Activity Printout Fee	\$ 5.00
Account Closed within 180 Days of Opening	\$ 50.00
Account Reconciliation/Research	\$ 25.00/hr or \$15.00 min.
Balance Inquiry	\$ 2.00
Bill Pay:	
Enrollment Fee	Free
Monthly Maintenance Fee	Free
Overdraft (per item)	\$ 37.00
Stop Payment Fee	\$ 37.00
Check Printing	Varies
Check Cashing (non customer)	\$ 10.00
CD Rom Statement (per CD/per month)	\$ 25.00
Annual CD Rom Statement	\$ 25.00
Checks and Drafts:	
Bank Drafts	\$ 25.00
Money Order	\$ 3.00
Official Checks (payable to third party)	\$ 10.00
Collection Items (any amount)	\$ 20.00 + Incremental
Collection Items (any amount)	\$ 75.00 foreign
Counter Check/Deposit Ticket (each)	\$ 1.00
Currency (non-customer – per \$100)	\$ 0.10
Dormant Account Fee (per month) imposed after 24 months of inactivity	\$ 10.00
Dual Signature Requirement Fee	\$120.00 annually
Escheat Fee	\$ 10.00
Fax:	
Incoming (per page)	\$ 1.00
Outgoing (per page)	\$ 2.00
Garnishment Fee	\$175.00
Hold Mail Fee (per month)	\$ 10.00
IRA Transfer to Another Institution (each)	\$ 50.00
Indemnity Bond	\$ 10.00
Bond Coupon Processing (per envelope)	\$ 20.00
Returned Coupon (per coupon)	\$ 25.00
Levies Fee	\$ 175.00
ATM or Debit Card Fees:	
Card Replacement (per card)	\$ 10.00
Card Expediting Fee	\$ 50.00
Night Deposit Service Fees:	
Annual Fee	\$ 20.00
Night Deposit Disposable Bags	Varies
Night Deposit Lock Bag	\$ 35.00
Additional Key	\$ 5.00
(Additional fees outlined in night depository agreement)	
Notary Fee	\$ 2.00
Overdraft (per item)	\$ 37.00
*Overdrawn Account Fee	See note on left
Overdraft Protection Transfer (per transfer)	\$ 10.00
Photocopies (per page)	\$ 0.50
Photocopies of a Paid Check	\$ 25.00/hr or \$15.00 min.
Returned Deposited or Cashed Item	\$ 10.00
Rolled Coin (non-customer – per roll)	\$ 0.10
Safe Deposit Box Fees:	
Rental	Varies
Drilling	\$ 175.00
Inventory	\$ 25.00
Lost Key Replacement	\$ 20.00
Late Payment	\$ 5.00
Signature Guarantee	\$ 10.00
Special Statement Request (each)	\$ 10.00
Stop Payment Order (per item) (including Official Checks)	\$ 37.00
Telephone Transfer Fee	Free
Travelers Checks	\$ 2.00/\$100
Undeliverable Statement	\$ 5.00
Verification of Deposit or Loan	\$ 10.00
Wire Transfers:	
Domestic	
Incoming	\$ 15.00
Outgoing (depositors only)	\$ 25.00
International	
Incoming	\$ 40.00
Outgoing (depositors only)	\$ 50.00
Writ Fee	\$ 175.00
Zipper Bag	\$ 5.00

BUSINESS FEE SCHEDULE



Legacy Bank

ExecuBanc, LOCKBOX - ELECTRONIC AND MANUAL, AND MERCHANT SERVICES

Quoted directly depending on the level of service(s) desired.

FREE SMALL BUSINESS CHECKING

Deposited, Paid or Electronic Items - per item in excess of 100.....\$0.25
Negative Collected Balance Charge.....Prime Rate+2%

BUSINESS CHECKING

Deposited, Paid or Electronic Items - per item in excess of 100.....\$0.25
Negative Collected Balance Charge.....Prime Rate+2%
Monthly maintenance fee.....\$10.00

COMPACT BUSINESS CHECKING

Deposited, Paid or Electronic Items - per item in excess of 200.....\$0.15
Negative Collected Balance Charge.....Prime Rate+2%
Maintain a minimum daily balance of \$1,500 or an average daily balance \$5,000 to avoid the monthly account maintenance fee of.....\$15.00

BUSINESS ANALYSIS CHECKING

Deposited Items - per item.....\$0.10
Paid Items - per item.....\$0.13
FDIC Charge - Consult your Personal Banker
Negative Collected Balance Charge.....Prime Rate+2%
Earnings Credit Rate - Consult your Personal Banker
Monthly maintenance fee.....\$12.00

BUSINESS INTEREST CHECKING

Deposited Items - per item.....\$0.10
Paid Items - per item.....\$0.13
Negative Collected Balance Charge.....Prime Rate+2%
Maintain a minimum daily balance of \$2,000 or an average daily balance of \$4,000 to avoid the monthly account maintenance fee of.....\$12.00

NON-PROFIT CHECKING

The customer must provide a tax-free TIN or maintain a \$100 minimum daily balance to avoid the monthly account maintenance fee of.....\$5.00

PREFERRED INTEREST CHECKING

A monthly maintenance fee is not assessed for this account. Certain restrictions apply. Refer to your Personal Banker for additional account information.

Analysis Fees on Business Checking Accounts are debited from the Checking Account on the last business day of the month.

BUSINESS REPO ACCOUNT

Monthly maintenance fee.....8% of Dividends earned or a minimum of \$50.00

FIRSTRATE MONEY MARKET ACCOUNT**

Maintain an average daily balance of \$5,000 to avoid the monthly account maintenance fee of.....\$10.00

** Only 6 transfers (3 by draft) are permitted by law. If more than 6 in one month, a penalty of \$10.00 per transfer will be assessed.

An \$8 fee will be charged every 3 days that your account is overdrawn. This fee will start on the third day your account is overdrawn and will be in addition to any overdraft fee that you may have incurred.

Fee Schedule	
<i>Fees Effective April 17, 2006</i>	
Account Activity Printout Fee	\$ 5.00
Account Closed within 180 Days of Opening	\$ 50.00
Account Reconciliation/Research	\$ 25.00/hr or \$15.00 min.
Balance Inquiry	\$ 2.00
Bill Pay:	
Enrollment Fee	Free
Monthly Maintenance Fee	Free
Overdraft (per item)	\$ 37.00
Stop Payment Fee	\$ 37.00
Check Printing	Varies
Check Cashing (non customer)	\$ 10.00
CD Rom Statement (per CD/per month)	\$ 25.00
Annual CD Rom Statement	\$ 25.00
Checks and Drafts:	
Bank Drafts	\$ 25.00
Money Order	\$ 3.00
Official Checks (payable to third party)	\$ 10.00
Collection Items (any amount)	\$ 20.00 + Incremental
Collection Items (any amount)	\$ 75.00 foreign
Counter Check/Deposit Ticket (each)	\$ 1.00
Currency (non-customer – per \$100)	\$ 0.10
Dormant Account Fee (per month) imposed after 24 months of inactivity	\$ 10.00
Dual Signature Requirement Fee	\$120.00 annually
Escheat Fee	\$ 10.00
Fax:	
Incoming (per page)	\$ 1.00
Outgoing (per page)	\$ 2.00
Garnishment Fee	\$175.00
Hold Mail Fee (per month)	\$ 10.00
IRA Transfer to Another Institution (each)	\$ 50.00
Indemnity Bond	\$ 10.00
Bond Coupon Processing (per envelope)	\$ 20.00
Returned Coupon (per coupon)	\$ 25.00
Levies Fee	\$ 175.00
ATM or Debit Card Fees:	
Card Replacement (per card)	\$ 10.00
Card Expediting Fee	\$ 50.00
Night Deposit Service Fees:	
Annual Fee	\$ 20.00
Night Deposit Disposable Bags	Varies
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Additional Key	\$ 5.00
(Additional fees outlined in night depository agreement)	
Notary Fee	\$ 2.00
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Returned Deposited or Cashed Item	\$ 10.00
Rolled Coin (non-customer – per roll)	\$ 0.10
Safe Deposit Box Fees:	
Rental	Varies
Drilling	\$ 175.00
Inventory	\$ 25.00
Lost Key Replacement	\$ 20.00
Late Payment	\$ 5.00
Signature Guarantee	\$ 10.00
Special Statement Request (each)	\$ 10.00
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Telephone Transfer Fee	Free
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Wire Transfers:	
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Incoming	\$ 15.00
Outgoing (depositors only)	\$ 25.00
International	
Incoming	\$ 40.00
Outgoing (depositors only)	\$ 50.00
Writ Fee	\$ 175.00
Zipper Bag	\$ 5.00

CUSTOMER PRIVACY POLICY



We recognize the sensitive nature of your personal financial information and take precautions to protect your privacy. When you entrust us with your financial information, you can be certain it will be used within our guidelines.

While information is the cornerstone of our ability to provide superior service, our most important asset is our customer trust. We are committed to your right to have your personal financial information remain private and secure. Therefore, we have adopted this Privacy Policy.

This Policy explains what types of information we collect, how we use it, and under what circumstances we may share it. We want you to know that we use information we know about you responsibly to:

- provide you with the services you have requested.
- offer you other bank products and services.
- alert you to financial products and services made available by our carefully selected marketing partners.

This Policy covers Customer Information, which means personally identifiable information about a consumer or a consumer's current or former relationship with us.

Collection and Use

We collect and use only the personal information about you that is necessary to provide superior customer service, maintain and administer your account, and to provide financial services that are of interest to you. Generally, the information we gather about customers is provided directly by you. Additional information may be gathered from outside sources such as public records, market research and credit reports. We use this information only in accordance with the principles set out in this Policy. The type of information we collect and use is:

- a) Application Information – Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, or income;
- b) Transaction and Experience Information – Information about your transactions with us, such as your account balance or payment history;
- c) Third-Party Information – Information obtained from specialized marketing information firms, such as household demographics; and
- d) Consumer Reporting Information – Information we receive from consumer reporting agencies and others, such as your creditworthiness and credit history.

Accuracy

We continually strive to ensure that the information we maintain about you is complete and accurate. You have the right to notify us if you believe we have reported inaccurate information about you or your account to any consumer reporting agency. Notices should be sent in writing and include your complete name, current address, Social Security number, telephone number, account number, type of account, specific item in dispute and the reason why you believe the information reported is in error. Send your notice to:

F.N.B. Technology Center
Attn: Privacy Department
4140 East State Street
Hermitage, Pennsylvania 16148-3487

We will investigate your concerns and correct any inaccuracies and confirm our actions to you.

Confidentiality and Security

We will allow employees to access information about you when that access is necessary to maintain your accounts, service your needs, or perform other required activities. We educate our employees about the importance of confidentiality and customer privacy. Additionally, our employees are governed by a Code of Ethics that includes the responsibility to protect the confidentiality of each customer's personal information. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards to guard this personal information.

MANAGING INFORMATION FOR YOUR CONVENIENCE

The information we share helps us bring you greater convenience and more choices. We limit who receives customer information and what type of information is shared as described below.

Sharing Customer Information with Affiliates

We are a diversified financial services holding company operating community banks, insurance agencies, a consumer finance company and First National Trust Company with locations in Ohio, Pennsylvania, and Tennessee. We can serve you more efficiently by sharing information among our affiliates.

Sharing Information with Outside Service Providers

We may disclose the above listed types of information to companies that perform marketing services on our behalf, with whom we have joint marketing agreements, or that work for us in providing our products and services to you.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Medical Information

We occasionally receive medical information about a customer; for example, if a customer applies for insurance from us. We will not share medical or health information except as necessary to maintain accounts, process transactions or provide services the customer has requested or initiated.

Information Disclosed in Other Circumstances

We may disclose any of the above listed types of information to credit bureaus or other similar reporting agencies. If you are involved in litigation with a third party, we may be ordered to provide information to a court or other litigant. In these circumstances, we will only disclose the specific information required by law in connection with the subpoena or court order.

Affiliates

If you are also a customer of any of our affiliates (listed on back) and you receive a notice of that affiliate's intent to share certain information about you with others, you will need to separately notify the particular affiliate if you do not want that information shared.

Keeping Up-to-date with Our Privacy Policy

We will provide notice of our Privacy Policy annually, as long as you maintain an ongoing relationship with us. We reserve the right to change this Privacy Policy at any time. You will be advised of any changes. You can always review our current Policy by contacting us for a copy at 1-800-555-5455.

Telephone Solicitation

You may request to be excluded from telephone solicitations by us and third party providers working with us. If you do not wish to receive such telephone solicitations, inform the

person calling you and you will be placed on a list of people that will not be solicited by phone, or you may call the Customer Service Center of F.N.B. at 1-800-555-5455 or write to us at:

F.N.B. Technology Center
Attn: Privacy Department
4140 East State Street
Hermitage, Pennsylvania 16148-3487

Where to Find out More

If you have questions, concerns, or comments about our privacy practices or the way your information is maintained and used, we'd like to hear from you. Please call or write us at:

F.N.B. Technology Center
Attn: Privacy Department
4140 East State Street
Hermitage, Pennsylvania 16148-3487
Phone: 1-800-555-5455

YOUR OPPORTUNITY TO CHOOSE HOW YOUR INFORMATION IS USED

Affiliates

By sharing information among our group of affiliates, it is our intention to provide you with a full array of financial services specifically tailored to meet your needs or to save you time if you decide to open an account with one of our other companies. If you do not want us to share nonpublic information about you with our affiliates, you may opt out of those disclosures by checking the box on the form below. This election will additionally limit our affiliates from marketing their products or services to you. However, this limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them.

Third Parties

By sharing information with outside vendors, we may be able to introduce you to a new financial service not available through one of our affiliates. However, if you do not want us to share your information with third party vendors (other than that permitted by law, i.e. to process your transaction and prevent fraud), you may opt out of those disclosures by checking the box below.

Please note that you may still receive mailings if your information was permissibly shared prior to processing your opt out or if the mailings can be provided without violating your opt out request.

You should also know that even if you opt out of information disclosure, various federal laws allow us to share with our affiliates and other companies specific details about your transactions and experience with us, including information about your account balances or payment history.

If you desire us to continue to serve you in the manner in which you have become accustomed, and continue to share information as stated in this policy, you do not have to take any action.

You may contact us at any time to change your elections.

If you have previously opted out, you do not need to do so again. Please detach the bottom portion of this panel and mail to the address listed below to opt out of information disclosure.



My Elections (Your election will also apply to any joint account owner)

Information provided to our affiliates

- I do not want you to share the types of information you collect with your affiliates. I understand by law you are still allowed to share Transaction and Experience Information.

Information provided to Third Parties

- I do not want you to share the types of information you collect with third parties for marketing purposes. I understand by law you are still allowed to share Transaction and Experience Information.

Please provide your account number exactly as it appears on your statement.

Account Number: _____

Please print your name and address exactly as it appears on your statement.

Last Name/First Name _____

Address _____

City/State/Zip Code _____

DATE: _____

CUSTOMER SIGNATURE

Mail to:

F.N.B. Technology Center
Attn: Privacy Department
4140 East State Street
Hermitage, Pennsylvania 16148-3487

Expect more from our extended family of financial services.

Banking

We're proud of the breadth and depth of services we offer to our customers.

You'll find customer-focused innovations like Mortgage by Morning™ 24 hour pre-qualification and FNB Online, allowing you to bank the way that suits you best.

Also, our Lifestyle 50 Banking offers a complete line of exclusive benefits for customers age fifty or over.

- Free Checking
- Mortgage by Morning™
- Certificates of Deposit
- Money Market Accounts
- Home Equity Loans and Lines of Credit
- FNB Online Banking
- Telephone Banking
- Lifestyle 50 Banking
- Business and Commercial Loans and Checking
- Workplace Banking

Investments

First National Bank offers much more than traditional banking services. With some of the region's leading investment planning services, we watch closely over your portfolio. We provide one-on-one assistance with planning your long-term financial security - and keep all of the information within your easy reach, right in your branch office.

- Mutual Funds
- Stocks and Bonds
- 401 (k) and 403 (b) Plans
- Individual Retirement Accounts
- Estate Planning
- Retirement Planning
- Tax Strategies

Not FDIC Insured • Not Deposits of Obligations of the Financial Institution • Not Guaranteed by the Institution or by Any Other Government Agency • Subject to Investment Risks, Including Possible Loss of Principle Investments

Securities and variable insurance contracts are offered through INVEST and affiliated Insurance agencies. Other insurance products are offered through First National Investment Services Company, a licensed insurance agency, and are issued through various Insurance companies.

INVEST Financial Corporation (INVEST), member NASD/SIPC, a registered broker dealer, is not affiliated with First National Investment Service Company, First National Trust Company or F.N.B. Investment Advisors, Inc.

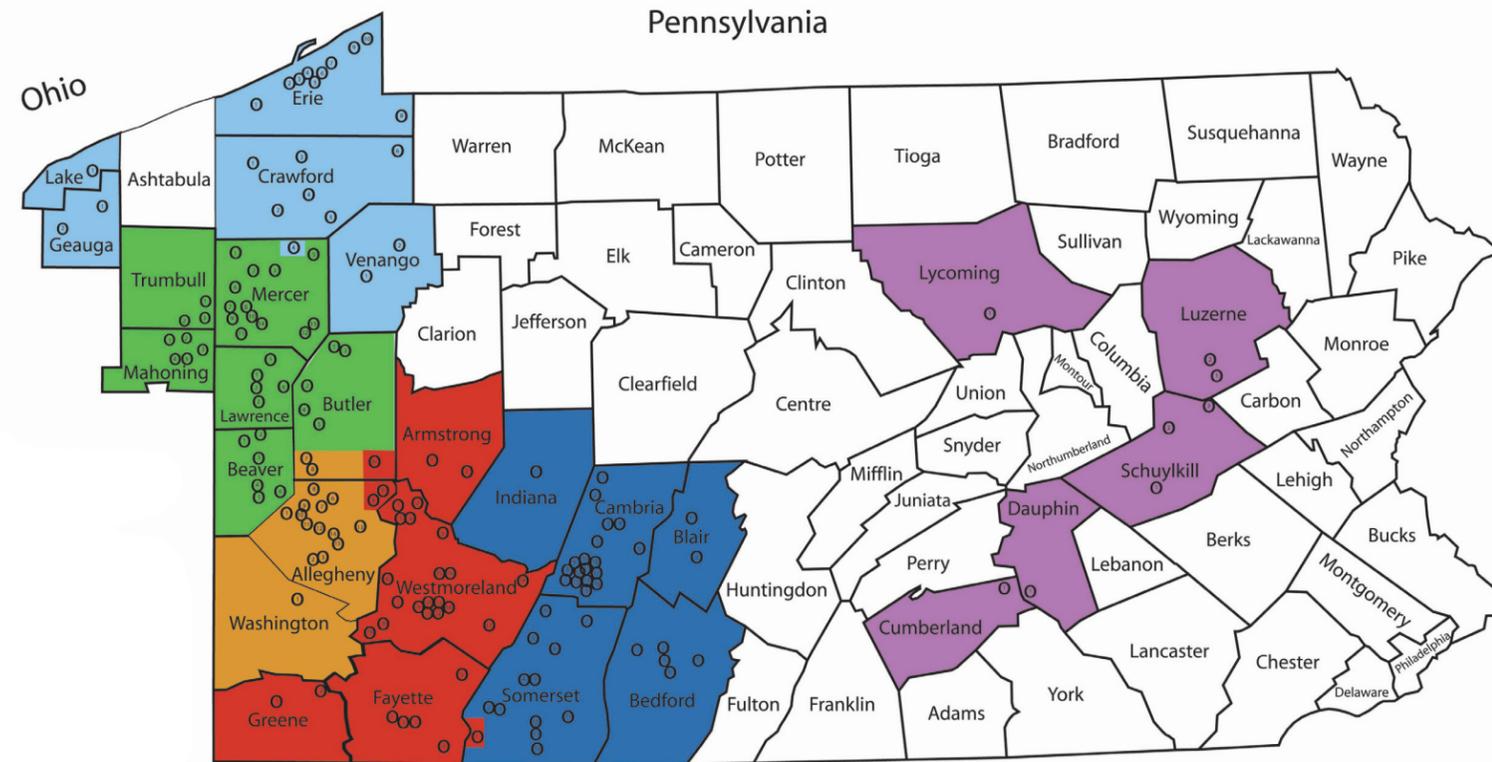
Insurance

We're just as valuable a resource when it comes to your insurance needs. You have a full-service independent insurance agency at your disposal, providing personal and business coverage from such trusted names as Kemper, Pennsylvania National Mutual, Progressive, Travelers, Highmark Blue Cross/Blue Shield and many other insurers.

- Group Health, Life and Disability
- Business Owner Policies
- Key Person Life
- Split Dollar Plans
- Voluntary Benefits
- Business Insurance

Not a Deposit • Not FDIC Insured
Not Insured by Any Other Federal Gov't Agency
• Not Guaranteed by the Bank • May Go Down in Value

Insurance Products are offered through First National Insurance Agency, LLC, a licensed insurance agency, and are issued by various life insurance companies.



- Allegheny County, PA**
Moon Township
Mount Oliver
South Side
Tarentum
Natrona Heights
Hampton Township
Duncan Manor
Franklin Park
Pine Creek
McCandless
Ross Park
West View
Fox Chapel
Allegheny Professional Bldg.
Pittsburgh North Side
- Armstrong County, PA**
Kittanning
Rural Valley
- Beaver County, PA**
18th Street
Koppell
Chippewa
New Brighton
Beaver
Northern Lights
- Bedford County, PA**
Schellsburg
North Richard Street
East Penn Street

- Bedford
Everett
- Blair County, PA**
Plank Road
Hollidaysburg
- Butler County, PA**
Harrisville
Slippery Rock
Plaza
Portersville
Prospect
Sarver
Seven Fields
Cranberry
- Cambria County, PA**
Hastings
Northern Cambria
Route 22
Ebensburg
Vinc
Cresson
Westmont
Walnut Street
Benscreek
Conemaugh
Cambria City
Main Street
Geistown
Morrellville
Moxham
Giant Eagle

- Galleria
East Hills
- Crawford County, PA**
Conneautville
Conneaut Lake
Vernon Township
Meadville
Cochranston
Spartansburg
- Cumberland County, PA**
Camp Hill
- Dauphin County, PA**
Harrisburg
- Erie County, PA**
Girard
Airport
West Ridge
State Street
West 8th Street
Grandview
Summit
Corry
Harborcreek
North East Main
- Fayette County, PA**
Cherry Tree
Eagle
Uniontown
Old Trails
Indian Head

- Geauga County, OH**
Chardon
Chesterland
- Greene County, PA**
Waynesburg
Dry Tavern
- Indiana County, PA**
Clymer
- Lake County, OH**
Mentor
- Lawrence County, PA**
Neshannock
Call's Plaza
New Castle
Laurel
New Wilmington
- Luzerne County, PA**
Hazleton
Drums
- Lycoming County, PA**
Williamsport
- Mahoning County, OH**
Federal Plaza
Austintown
Campbell
Boardman
Market Street
- Mercer County, PA**
Jamestown
Greenville
Hadley Road

- Sheakleyville
Reynolds
Sharpsville
Sharon
Hickory Plaza
Farrell
Hermitage Square
West Middlesex
Grove City - Pine Grove
Grove City - Broad Street
Hermitage Wal-Mart
- Schuylkill County, PA**
Pottsville
Shenandoah
McAdoo
- Somerset County, PA**
Confluence
Rockwood
New Centerville
Somerset
Boswell
Davidsville
Stoystown
Somerset East
Garrett
Meyersdale
Salisbury
Berlin
Windber
- Trumbull County, OH**
Brookfield

- Hubbard
Liberty
- Venango County, PA**
Franklin
Oil City
- Washington County, PA**
Peters Township
- Westmoreland County, PA**
Lower Burrell
New Kensington
Herminie
North Washington
Avonmore
Stonehouse
Circleville
Redstone Huntingdon
West Point
North Main
Fort Allen
Redstone Highland
South Greensburg
Foodland Fresh
Route 30
Latrobe
Ligonier
New Florence
Rostraver Shop 'N Save

More Legacy Bank Locations to Better Serve You:



2600 Commerce Drive • Harrisburg, PA 17110 • Phone: 717-441-3400 or toll free 800-436-2124

4231 Trindle Road • Camp Hill, PA 17011 • Phone: 717-761-7800

Rittenhouse Place, Route 309 • Drums, PA 18222 • Phone: 570-788-6693

1 South Church Street, 101 Renaissance Center • Hazleton, PA 18201 • Phone: 570-454-2200 or toll free 866-441-2200

25 North Kennedy Drive • McAdoo, PA 18237 • Phone: 570-929-2270

396 South Centre Street • Pottsville, PA 17901 • Phone: 570-622-0270 or toll free 888-622-0270

101 North Main Street • Shenandoah, PA 17976 • Phone: 570-462-1983

120 West Fourth Street • Williamsport, PA 17701 • Phone: 570-327-9305 or toll free 866-323-4065



First National Bank

3320 East State Street
Hermitage, PA 16148