



OBAbank

Two Banks.

GROWING STRONGER
TO SERVE YOU BETTER

One Partnership.



First National Bank

Your guide to the comprehensive
financial solutions available and key
conversion dates.



CONSUMERS

The products and services outlined in the RED Consumer Section will add convenience and sophistication to your personal money management strategies.

BUSINESSES

As a business client, you'll want to take advantage of the cost-saving, efficient solutions outlined in the BLUE Business Section.

How can we serve you?

Discover the world of First National Bank within the pages of this Welcome Guide. Our commitment is to help you achieve your financial goals, and we have a full range of sophisticated products and services to get the job done.



CONSUMER

Products & Services



First National Bank

Important Date: September 20, 2014

- All banking offices normally open on Saturday will open under the name First National Bank. All remaining offices will open as First National Bank on September 22, 2014.
- You gain access to the full range of products and services offered by First National Bank.
- Visit a local office during the week beginning September 22, 2014, for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

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INTRODUCTION

Welcome to First National Bank

First National Bank has been helping clients achieve their financial goals since 1864. We are excited about our new partnership with OBA Bank. It allows us to reach out to a new group of clients like you, with products and services that are as unique as the people we serve.

Our Welcome Guide is designed to help you discover the world of First National Bank. You'll learn about new products and account features that will enhance your options in response to every financial decision you encounter.

Serving your needs begins with an understanding of your financial objectives. Whether you are a college student, newlywed, busy professional or retiree, we want to hear about your vision for the future.

Our Personal Bankers can help you develop a plan to achieve your financial goals. With the professional guidance, support and resources of a large community bank, you can be certain that your personal plan will continue to work for you.



First National Bank

OUR PLEDGE

You will have access to more banking locations.

You will have access to new products and services to help you achieve your financial goals.

You will receive the same prompt, courteous customer service you have come to expect.

“Our customers come to us for solutions, and nothing is more important to us than providing exceptional products and services that meet their needs.”



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

Pages **5-9** of your

Welcome Guide

contain important instructions and date references that will help ensure a seamless transition of your accounts and services from OBA Bank to First National Bank.

Customer Service Center 1-800-555-5455

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

8:00 AM - 5:00 PM, Saturday

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to page 9 of the enclosed Important Account Information booklet.

ENSURING A SEAMLESS TRANSITION

Accessing Your Accounts

OBA Bank (OBA) Offices

On Friday, September 19, 2014, OBA offices will close at their normally scheduled closing times to prepare for the transition. On their next normally scheduled business day of either Saturday, September 20, 2014, or Monday, September 22, 2014, all offices will reopen as First National Bank, ready to provide you with an expanded range of products and services.

VISA® Debit Cards/ATM Cards

If you currently have an OBA Debit or ATM card, you will receive a new First National Bank VISA® Debit Card or ATM Card to access your accounts. You should receive your new card and activation instructions prior to September 19, 2014.

- During the weekend beginning September 19, 2014, balance inquiries will not be available via ATM or telephone banking. The balance inquiry feature will be restored by Monday, September 22.
- You can use your FNB VISA® Debit Card or ATM card at an OBA or First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- Once you receive and activate your new FNB Debit Card, please update your debit card number with any service providers with whom you have recurring transactions linked to your OBA Debit Card.
- OBA ATMs will be converted to First National Bank ATMs on Wednesday, September 17 and Thursday, September 18, and may be unavailable for a short period between 9:00 AM and 5:00 PM. ATMs will be fully available on Friday, September 19.

Telephone Banking

Automated telephone banking services, which provide 24/7 access to your account information, will be available on September 22, 2014, at 8:00 AM by calling 1-800-817-8787.

- When you access First National Bank's Telephone Banking, you will be asked for your account number and your personal identification number, which will be the last four digits of your social security or tax identification (EIN) number.
- You can change your personal identification number at any time after your initial call.
- You may transfer to our Customer Service Center from Telephone Banking at any time for questions and additional information.

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed Important Account Information disclosure.

ENSURING A SEAMLESS TRANSITION

Online Banking, Bill Pay and Mobile Banking

FNB-Online Banking

If you currently bank online, you will automatically be enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter during the week of September 8, 2014, which will explain how to access accounts online beginning Monday, September 22.

- You will have access to the same accounts at First National Bank as you did at OBA. If you are not an owner or signer on an account, you will not have account access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at OBA, as long as you are an owner or signer on the accounts.
- Account history will not be converted, and will not be available online after September 19. Please print your OBA transaction history and e-statements prior to Friday, September 19, 2014.

Online Bill Pay

If you currently use Online Bill Pay, you will be automatically enrolled in First National Bank's Online Bill Pay service.

- You will access Bill Pay directly from Online Banking. Once you log into Online Banking, select the Pay Bills tab.
- The following information will transfer to your First National Bank Online Bill Pay service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your OBA payment history, vendor list and currently scheduled payments prior to Friday, September 19, 2014, to verify that all information is transferred to First National Bank's Bill Pay service.

Mobile Banking

Mobile Banking with First National Bank brings you 24/7 banking convenience! All you need to begin is an FNB-Online Banking account and a cell phone. With the FNB Direct Mobile Banking app, you can pay bills, transfer money, check balances, and locate convenient branches or ATMs. You can also deposit a check just by snapping a picture of it with your mobile device. To learn more, please search for FNB Direct in the Apple® App Store or Google Play™ Marketplace.

If you already have mobile banking with OBA, you will need to re-enroll. Re-enrolling is quick and easy. Simply select the "Mobile Center" tab within online banking and follow the instructions.



fnb-online.com

All checking accounts can be accessed through First National Bank's Online Banking with Bill Pay and FNB Mobile Banking!

Account Statement Update

Your first account statement following the date of September 19, 2014, will reflect the title of your First National Bank product that was selected based on similarities with your previous account. If, after receiving the features of the new account, you determine that it does not meet your needs, please contact your Personal Banker or our Customer Service Center. We will be happy to help you identify an account that better meets your needs.

If you have any questions about your accounts, please contact our

Customer Service Center

Hours:

Monday – Friday 8:00 AM – 8:00 PM

Saturday 8:00 AM – 5:00 PM

1-800-555-5455

ENSURING A SEAMLESS TRANSITION

Deposit Accounts

Your Checking and Savings Accounts

Your OBA account(s) will automatically transition to the most comparable accounts with First National Bank, and you may continue to use your OBA checks and deposit slips without interruption.

- Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or the next business day if the transfer is scheduled on a weekend or holiday.
- Interest on checking and money market accounts is calculated daily on the collected balance, compounded and credited to the account monthly. Interest on savings accounts, with the exception of the Holiday Club and IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.
- When you need to order new checks or personalized banking documents, you can order directly online, by phone or in person. If you order checks from a source other than First National Bank, please call our Customer Service Center at 1-800-555-5455 to obtain important bank-specific information prior to placing your order.
- For incoming wire transfers dated after Friday, September 19, please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers can be made in person at any of our banking offices. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires, including foreign wires.

Individual Retirement Accounts

As of September 20, 2014, First National Bank will become the new custodian of your IRA plan.

ENSURING A SEAMLESS TRANSITION
Account Statements

Your Statements

Your final statement from OBA will show a record of transactions through Friday, September 19, 2014. Thereafter, your First National Bank statements will be mailed at approximately the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your First National Bank statement, please call our Customer Service Center at 1-800-555-5455.
- You will receive images of your paid checks with your new First National Bank checking account if you are currently receiving images with you OBA account. In addition, images are available through First National Bank’s Online Banking.
- If you have a line of credit linked to your checking account, you will continue to receive a separate monthly statement with a summary of your activity.
- Combined statements and e-statements are available to you with any checking account. Simplify recordkeeping and eliminate waste with one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.

Your CDs and IRA CDs

The current rate and term of your CDs will remain the same until their maturity dates. When you receive your maturity notices, review them carefully for specific terms and renewal rates.



If you have any questions about your accounts, please contact our

Customer Service Center

Hours:

Monday – Friday 8:00 AM – 8:00 PM

Saturday 8:00 AM – 5:00 PM

1-800-555-5455

You can assume that the terms and conditions of your existing loan and credit products remain unchanged unless you receive a separate communication specifying otherwise.

ENSURING A SEAMLESS TRANSITION

Loan and Credit Products

Mortgage Loans

The terms and conditions outlined in your mortgage loan documents will remain the same unless you are notified of a change in a separate mailing.

- Any current automatic payments will remain unchanged unless you are notified separately. Funds for automatic payments must be available in your account when your payment is processed.
- Your new mailing address for mortgage payments is P.O. Box 6122, Hermitage, PA 16148-0922.
- Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
- After Friday, September 19, 2014, questions about your mortgage loan can be directed to our Customer Service Center at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday 8:00 AM to 5:00 PM EST, or write to us at 4140 East State Street, Hermitage, PA 16148-3487.

Consumer Loans or Lines of Credit

The terms of your loan or line of credit will remain unchanged, and fees and late charges will be assessed in accordance with your existing contract, unless you receive a separate notification of specific changes.

- If you have a line of credit, you will receive a monthly First National Bank statement which will provide the new payment address and other details of your account.
- You will have several convenient consumer loan and line of credit payment options:
 - Payments made by automatic deduction from a deposit account will continue.
 - After Friday, September 19, 2014, you can make payments at your local First National Bank office or through Online or Mobile Banking.
 - You can make loan payments by phone from your First National Bank checking or savings account simply by following the convenient prompts when you call 1-800-817-8787.
 - You may mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.

CUSTOMIZING FINANCIAL SOLUTIONS

Managing Your Money

Managing your money starts with the right checking account. At First National Bank, we've designed options so you can find one that's suited for you. Whether you value no minimum balance, the yield of an interest-bearing account or the opportunity to avoid a monthly fee, you'll find it right here.

Freestyle Checking

Freestyle Checking redefines anytime, anywhere, 24/7 banking with exclusive online, eStatement and ATM benefits that free you of limitations and fees. This account delivers everything to you electronically, whenever and wherever you want it. You can withdraw money from any VISA®/PLUS® ATM in the world and manage your accounts with Online and Mobile Banking.

Mystyle Checking

With Mystyle Checking, you can avoid a monthly fee by choosing the option that works best for you. Maintain a minimum balance, use Direct Deposit to eliminate hurried payday trips to the bank and to gain immediate access to your money, or maximize convenience with secure, cash-free debit card transactions. Don't forget to save time by using FNB's Mobile Banking to manage your transactions right from your mobile device!

Premierstyle Checking

Premierstyle Checking is an interest bearing account that rewards you for doing more of your banking with us. With exclusive benefits and priority service like free custom checks, free ATM transactions at non-FNB locations, free small safe deposit box, and more convenient solutions for managing your everyday finances, you can enjoy your life in style.

Lifestyle Checking

Put your money to work with a checking account that always earns interest. With Lifestyle Checking, as your account balance grows beyond the minimum \$2,500, your interest rate automatically increases. Be sure to ask about our FirstRate Savings and Money Market Accounts, and take advantage of every opportunity to effectively manage your money.

Combined Statements

Combined statements are available to you with any checking account. Simplify recordkeeping and eliminate waste with one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.

Attention Students!

FNB-U

The Essentials of Money Management

Because school is your priority, FNB-U delivers into your hands the essentials of money management. Convenient 24/7 account interaction, mobile banking, simplified bill pay and more, all bundled in one student-focused solution.

Student Checking
Mobile Banking with Mobile Deposit
Popmoney
FNB-Online Banking
Bill Pay
Savers Goal CD
Smart Option Student Loan®
Campus Card

Identify Your New Checking Account

Use the chart that spans pages 11 and 12 to determine the First National Bank checking account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

You can select an alternate account any time after Monday, September 22, 2014, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current OBA Checking Account	Your New First National Bank Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement
Free Checking	Freestyle Checking	\$0	\$0	No	Free eStatement Paper Statement \$2.95 Paper Statement with Images \$5.95
Interest Checking	Lifestyle Checking	\$1,000 average daily balance or a combined average daily balance of \$10,000 in checking, savings or CDs	\$10.00 \$9.00 with an eStatement	Yes, over \$2,500	Paper Statement with Images
Power Package Checking Option #1* Power Package Checking Option #2	Premierstyle Checking	\$7,500 daily balance or a combined minimum daily balance of \$25,000 in checking, savings or Money Market	\$25.00	Yes, over \$1,000	Paper Statement with Images

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant fee. Please refer to the Important Account Information disclosures for current fee schedule.

** All balances from the Power Package Checking and the Power Package Investment Option #1 accounts will be combined into one Premierstyle Checking account.*

Don't forget to check out First National Bank's other checking account options like FNB-U and WorkPlace Banking!

	ATM/Debit Card	FNB-Online Banking Bill Pay and Mobile Banking	Check Printing Costs	Benefits
	Yes	Yes	Cost varies with style	No minimum balance required, unlimited check writing, and ATM/Debit Card
	Yes	Yes	Cost varies with style	Unlimited check writing, ATM/Debit Card, free small safe deposit box, total deposit relationship with additional checking, savings and CD can offset fee
	Yes	Yes	Free FNB custom checks	No charge to use a non-FNB ATM, ATM surcharge refund, mortgage closing cost discount, overdraft transfer from another FNB deposit product, free small safe deposit box and more

“With my FirstRate Money Market account, my interest rate automatically increases as my balance does. I don’t have to do a thing. Thanks to First National Bank, my money is making more money.”

CUSTOMIZING FINANCIAL SOLUTIONS

Earning More Money

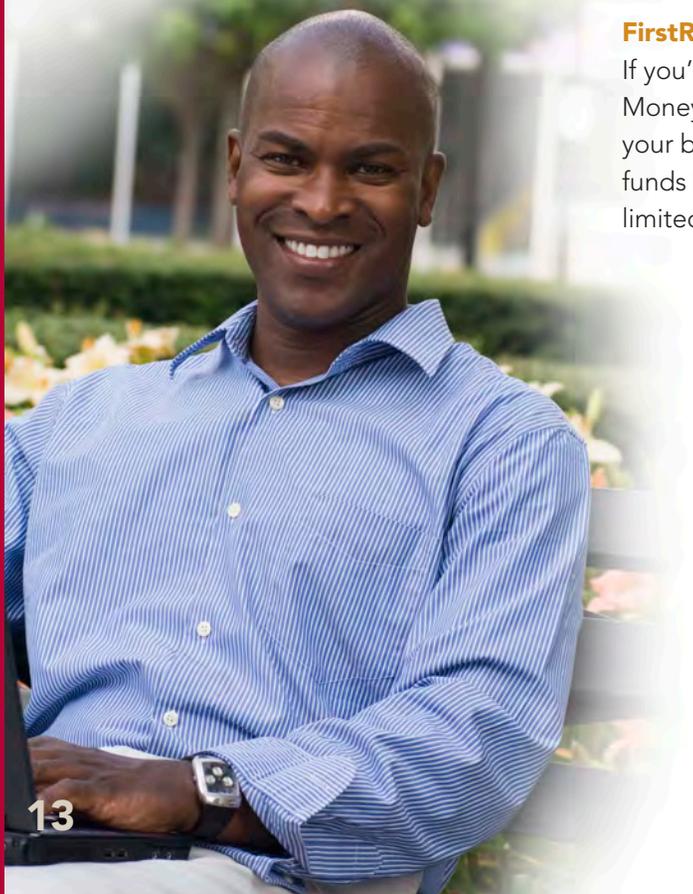
First National Bank’s savings and investment accounts are designed with your short-term and long-term goals in mind. Whether you’re saving for a new car, a college education, retirement or simply establishing the security of an emergency cash reserve, we have a full range of savings and investment accounts to meet your needs. Our Personal Bankers can help you determine which accounts will work best for you.

FirstRate Savings

With FirstRate Savings, your interest rate increases automatically as your balance increases, so you save time and make more money. You have immediate and unlimited account access, and a low minimum balance helps you avoid account fees. Whether you’re saving for a vacation, college or just a rainy day, FirstRate Savings provides flexibility and earned interest to help you achieve your goals.

FirstRate Money Market

If you’re looking for the ultimate money market account, look no further. With our FirstRate Money Market Account, you can earn money with interest rates that increase automatically as your balance increases. You’ll have immediate access to withdraw funds, deposit funds or transfer funds between accounts at any First National Bank office, online or by ATM. You can also write a limited number of checks each month on this account.



IRA Savings

At First National Bank, an IRA Savings Account is an easy way to begin a retirement savings. This no minimum balance account allows you to accumulate your IRA funds until the balance is large enough to be placed, penalty-free, into a certificate of deposit.

Holiday Club Account

Enjoy one more reason for true holiday cheer. Our Holiday Club account helps you save money for the holidays all year long through regular deposits into an interest-bearing account. You can conveniently withdraw your funds, penalty-free, anytime during the year.

Certificates of Deposit

First National Bank offers regular and IRA certificates of deposit so you can count on a fixed, competitive rate of interest for a period of time that works for you, from as little as 30 days to as long as 120 months. We also offer certificates of deposit specifically designed to help you meet your investment goals. All regular and IRA certificates are FDIC insured*. Call or stop at a local banking office to learn more about our certificate of deposit options and how these investment tools can help you maximize your savings efforts.

Savers Goal CD

At First National Bank, we offer the Savers Goal CD to help you start saving today for the future. With a minimum opening balance of only \$100, your 12-month CD will earn a competitive interest rate. Add \$25 or more each month through automatic transfer from a checking or savings account, and watch your savings grow. There's no easier way to save.

Health Savings Account

A Health Savings Account (HSA) is a great way for you to save money on healthcare costs for you and your family. Check with your employer to see if you have an HSA-compatible health plan. Because the money you contribute to your HSA may be tax-deductible, you can maximize your healthcare purchasing power each time you use your HSA to pay for qualified medical expenses – from doctor's fees and dental work to prescription medications.

Combined Statements

Receive one convenient statement that reflects the details of your full financial relationship with First National Bank with any checking account. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.



*Standard FDIC limits apply.

Identify Your New Savings Account

Use this chart to determine the First National Bank savings account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

You can select an alternate account any time after Monday, September 22, 2014, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current OBA Savings Account	Your New First National Bank Savings Account	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Transaction Limitations	Benefits
Simple Savings	FirstRate Savings	\$300 Average Daily	\$4.00	Variable rate paid on collected balance, compounded and credited to the account quarterly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	FNB-Online Banking, Mobile Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances
Universal Money Market Power Package Money Market	FirstRate Money Market	\$5,000 Average Daily	\$10.00	Variable rate paid on collected balance, compounded and credited to the account monthly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	FNB-Online Banking, Mobile Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant fee. Please refer to the Important Account Information disclosures for current fee schedule.

Don't forget to check out First National Bank's Holiday Club and the many CD options available to you!

CUSTOMIZING FINANCIAL SOLUTIONS

Achieving Your Dreams

First National Bank has the mortgage and personal loan options to help you achieve your dreams. We invite you to review our lending options, and then let us work with you to personalize a plan that brings your dream to life, affordably and quickly.

Mortgage Loans

Purchasing a home is one of the most important decisions you'll ever make, and your borrowing needs are as unique as your vision of a dream home. First National Bank offers a variety of mortgage plans to satisfy your needs, and our Mortgage Bankers can answer your questions and help you choose the mortgage option that is right for you:

- Conventional Fixed Rate with various terms available
- Construction Loan
- Adjustable Rate Mortgage
- Jumbo Mortgage
- Specialty Purchase Programs





Home Equity Loans and Lines of Credit

First National Bank Home Equity Loans and Lines of Credit are excellent ways for homeowners to obtain money for large projects, purchases or unexpected expenses. The equity in your home serves as collateral and, like the interest on your home mortgage, the interest on a home equity loan or line of credit is generally tax-deductible (consult your tax advisor).

- A Home Equity Loan is a fixed-rate term loan secured by the equity in your home, with the security of a fixed repayment plan.
- A Home Equity Line of Credit provides an open-ended line of credit secured by the equity in your home, so you can spend only what you need to get the job done.

Personal Loans

First National Bank is available when you're ready to finance that college education, or when you need extra cash to manage the unexpected. We have the loan options and expertise to help you meet every financial challenge:

- Automobile or Recreational Vehicle Loans
- Watercraft Loans
- Home Improvement Loans
- Personal Unsecured Loans
- Loans secured by other personal assets
- Manufactured Housing Loans



Personal Lines of Credit

Tap the convenience and flexibility of a Personal Line of Credit, and enjoy the freedom of managing your own borrowing needs, for any purpose at any time.

FNB VISA® Credit Card

First National Bank's VISA® Credit Card rewards you for purchases that you make every day. Take advantage of your ScoreCard® Rewards to enjoy your dream vacation, to select unique gifts for friends and family or to experience new adventures.



CUSTOMIZING FINANCIAL SOLUTIONS

Investing in Your Future

First National Bank offers so much more than traditional banking. By incorporating the services of F.N.B. Wealth Management, we can help you develop a concrete plan to manage the creation of your wealth, its preservation and distribution.

We'll begin by taking time to thoroughly understand the important details of your current financial picture and your plans for the future. Then we'll help you identify appropriate investments and tax and estate planning opportunities. By relying on the latest research and strategies, our experts will create a personal wealth management plan that addresses your financial objectives – now and in the years to come – by including four distinct strategies:

Wealth Enhancement and Growth

Investment Management	Treasury Bills	Mutual Funds
Brokerage Services*	Treasury Bonds/Notes	U.S. Savings Bonds
Variable and Fixed Annuities*	U.S. Savings EE Bonds	529 Plans*

Wealth Protection and Preservation

Cash Flow Analysis	Retirement Analysis	Estate Planning
Net Worth Determination	Risk Management	Asset Allocation
Education Planning		

Lifetime Wealth Distribution

IRA/401(k) Strategies	Roll-over IRAs and 401(k) Strategies
Variable and Fixed Annuities*	Beneficiary Designation Strategies
Distribution Calculations and Strategies	

Estate and Wealth Distribution

Wealth Transfer Strategies	Special Needs Trusts	Living Trusts
Estate Settlements	Charitable Trust Services	Fiduciary Services
Testamentary Trusts	Custody Services	

Products listed are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.

*Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. F.N.B. Investment Services is a marketing name for Cetera Investment Services LLC which is offering securities at First National Bank. Cetera is under separate ownership from any other named entity.





“I appreciate the convenient way First National Bank handles all of my financial needs under one roof. It’s like having a private money manager right in my neighborhood office.”



F.N.B. Wealth Management

F.N.B. Wealth Management can create a wealth management strategy that is well-suited to your unique needs. We have three distinct channels to deliver customized financial solutions.

First National Trust Company

- A nationally chartered trust company
- Most suited for clients with \$500,000 or greater in investable assets
- Qualified Retirement Plans greater than \$1,000,000 in assets

F.N.B. Investment Advisors, Inc.

- A registered investment adviser
- County, municipal and government agencies
- Endowments and foundations
- High net worth investors
- Hospitals and other not-for-profit organizations
- Institutional investment advisory services

First National Investment Services Company, LLC*

- Clients with \$25,000 to \$500,000 in investable assets
- 401(k) Plans with up to \$1,000,000 in assets
- Mutual Funds
- Annuities (fixed and variable)
- 529 Plans
- Long-Term Care
- Life Insurance

Products listed are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.

*Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. F.N.B. Investment Services is a marketing name for Cetera Investment Services LLC which is offering securities at First National Bank. Cetera is under separate ownership from any other named entity.

CUSTOMIZING FINANCIAL SOLUTIONS

Protecting What Matters

Did you know we can also help meet your insurance needs? First National Insurance Agency can provide individually tailored, comprehensive insurance policies to protect your home, your autos, your life and other personal assets.

Our caring, professional staff will personally handle your relationship with First National Insurance Agency, so you can receive personalized advice and competitive products to meet the needs of a lifetime.

Our products and services include:*

Individual Medical Insurance

Individual Life & Disability

Individual Medicare Products

Critical Illness & Accident

Long Term Care Insurance

Homeowner's Insurance

Condominium Owner's Insurance

Renter's Insurance

Seasonal/Secondary Dwellings Insurance

Valuable Articles Coverage

Personal Auto Insurance

Motorcycle Insurance

Watercraft Insurance

Personal Umbrella Liability



“I feel so good knowing that I’ve taken steps to protect my family. Our assets are protected, but more importantly, my family’s future is secure.”



**First National
Insurance Agency, LLC**

*Insurance products are sold by First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

Enjoy Online Banking
with **BILL PAY!**

fnb-online.com



- Easy to use
- Anytime access
- Completely secure

SIMPLIFYING LIFE

Convenience Banking Options

Life is complicated, but your banking shouldn't be!

FNB-Online Banking with Bill Pay

FNB-Online Banking allows you to securely manage your personal accounts 24/7. Monitor your balances, initiate transfers and make loan payments. And with Bill Pay, you can pay bills in seconds and transfer money to and from accounts at other financial institutions. You can also make secure person-to-person payments with Popmoney, so sending and receiving money is as easy as sending and receiving emails and text messages.

Mobile Banking with Mobile Deposit

FNB Direct, our free downloadable Mobile Banking app, gives you FNB-Online Banking and Bill Pay from the convenience of your mobile device. Plus, with your smart phone, you can deposit a check simply by taking a picture of it. To learn more, visit the Apple® App Store or Google Play™ Marketplace.

Telephone Banking

First National Bank offers 24-hour telephone account access. Check balances, transfer money or make a First National Bank loan payment by calling 1-800-817-8787.

First National Bank Website

Visit us at www.fnb-online.com for a wealth of financial information and planning tools, a complete listing of locations, banking hours, special offers and more.

First National Bank Debit Card

Your First National Bank Debit Card offers the convenience of being accepted at millions of locations worldwide, you can also access your cash at any ATM where you see the VISA®, PLUS®, Allpoint®, STARst® or STAR® logo. Remember, we will never charge you a fee for using one of First National Bank's more than 330 convenient ATMs.

Check Reorders

Conveniently order checks online at fnb-online.com.

Switch Kit

To move an account from another bank to First National Bank, request our Smooth and Easy Switch Kit. Account openings made easy.

SIMPLIFYING LIFE

The Private Banking Difference

First National Bank's Private Banking Group offers an elite banking experience for affluent households, including business owners, executives and professionals such as physicians, accountants and attorneys. As a First National Bank Private Banking client, you will enjoy the convenience, customization and attention that you deserve – with the quality you expect from your banking institution.

Private Banking Select Checking

Our Private Banking Select Checking Account forms the cornerstone of our Private Banking services. This interest-bearing checking account offers many benefits and provides simple, easy access to the financial services you need most in your daily personal life. Numerous complimentary benefits include Private Banking checks at no charge, as well as higher daily ATM limits, waived fees at non-FNB ATMs and a free safe deposit box.

Private Banking Select Money Market

As a First National Bank Private Banking client, you'll earn premium interest rates available exclusively to you, without sacrificing the liquidity you need to compete in today's competitive marketplace. This account offers interest rate tiers, so you earn more on higher balances. The interest rate is variable and compounded monthly.

Special Mortgages

Whether you are purchasing a new home, refinancing your current home or consolidating finances, First National Bank has the mortgage option and competitive interest rates that are right for you.

Loans and Lines of Credit

We feature low, fixed-interest rate home equity loans and prime-based lines of credit that are highly competitive. Tax-deductible interest payments could help you benefit even more. Unsecured lines of credit and lines secured by investment portfolios may also be available for qualified borrowers.

Wealth Strategies and Asset Protection

As a Private Banking client, you are entitled to advisory services that can assist you in building wealth, planning your financial future and protecting your assets.

“My schedule is so hectic that I was having difficulty managing all the details of my finances. First National Bank's Private Banking services put my money to work for me, and my Private Banker handles all the details. It's made all the difference for me.”



At First National Bank, we consider it a privilege to serve your banking needs. When we say 'we exist to help our customers,' that means we are committed to using our resources and expertise to help you achieve your financial objectives. Stop by a local banking office to discuss how you can best capitalize on the expanded products and services now available to you through First National Bank and our affiliates.

You will have access to more banking and ATM locations.

You will have access to new products and services to help you achieve your financial goals.

You will receive the same prompt, courteous customer service you have come to expect.



First National Bank

BUSINESS

Products & Services



First National Bank

Important Date: September 20, 2014

- All banking offices normally open on Saturday will open under the name First National Bank. All remaining offices will open as First National Bank on September 22, 2014.
- You gain access to the full range of products and services offered by First National Bank.
- Visit a local office during the week beginning September 22, 2014, for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

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INTRODUCTION

Welcome to First National Bank

At First National Bank, we've been helping businesses with their banking and financing needs since 1864. Our new partnership with OBA Bank allows us to reach out to a new group of businesses like yours with products and services that are designed to support your business throughout every phase of its life cycle.

Our success in the marketplace is in large part attributed to our local decision making, which results in quick response times and financial solutions suited to meet your business needs. We differentiate ourselves from the competition by providing a high level of service and a personalized touch as a value-added, trusted advisor.

Our friendly, knowledgeable Business Bankers are equipped to help you determine an ideal blend of products and services for your business, including some of the most advanced financial solutions in the industry. Whether your business is large or small, you can count on First National Bank to help you achieve your financial objectives.

You can begin by reviewing the innovative products and services outlined in our Welcome Guide, and discover the world of Business Banking with First National Bank. We are confident that you will find value in the business solutions we have to offer.

We also invite you to speak directly with your Business Banker about your financial goals, so we can partner with you to develop a plan to reach those goals. You'll benefit from the comprehensive resources of a large community bank, plus the professional guidance and support to create a business plan that will keep working for you.



First National Bank

OUR PLEDGE

You will have access to more banking locations.

You will have access to new products and services to help you achieve your financial goals.

You will receive the same prompt, courteous customer service you have come to expect.

“Local business drives the local economy. First National Bank is prepared to support your business during each stage of its growth and development.”

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

Pages **27-32** of your

Welcome Guide contain

important instructions and date

references that will help ensure a

seamless transition of your accounts

and services from OBA Bank to

First National Bank.

ENSURING A SEAMLESS TRANSITION

Accessing Your Accounts

OBA Bank (OBA) Offices

OBA offices will close at their normally scheduled closing times on Friday, September 19, 2014, to prepare for the transition. Offices will reopen as First National Bank with access to an expanded range of products and services on their next normally scheduled business day, either on Saturday, September 20, 2014, or Monday, September 22, 2014.

- You will have access to our full range of banking services at more than 280 First National Bank offices and over 330 ATMs in Pennsylvania, Ohio, Maryland and West Virginia.

VISA® Business Debit Card

If you currently have an OBA Business Debit Card, you will receive a new First National Bank VISA® Business Debit Card to access your account. You should receive your new card and activation instructions prior to September 19, 2014.

- During the weekend beginning September 19, 2014, balance inquiries will not be available. The balance inquiry feature will be restored by Monday, September 22.
- You can use your FNB VISA® Business Debit Card at any OBA or First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- Once you receive and activate your new FNB Debit Card, please update your debit card number with any service providers with whom you have recurring transactions linked to your OBA Debit Card.
- OBA ATMs will be converted to First National Bank ATMs on Wednesday, September 17 and Thursday, September 18, and may be unavailable for a short period between 9:00 AM and 5:00 PM. ATMs will be fully available on Friday, September 19.

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed Important Account Information disclosure.

Telephone Banking

Automated telephone banking services, which provide 24/7 access to your account information, will be available beginning Monday, September 22, 2014, at 8:00 AM by calling 1-800-817-8787.

- When you access First National Bank’s Telephone Banking, you will be asked for your account number and your personal identification number. Your personal identification number is the last four digits of your social security or tax identification (EIN) number.
- You can change your personal identification number any time after your initial call.
- You may transfer to our Customer Service Center from Telephone Banking at any time for questions and additional information.

Customer Service Center

1-800-555-5455

Monday – Friday 8:00 AM – 8:00 PM

Saturday 8:00 AM – 5:00 PM



Telephone Banking

1-800-817-8787

24-hour account access

fnb-online.com

All checking accounts can be accessed through First National Bank's Online Banking with Bill Pay.

If you have any questions about your accounts, please contact

Customer Service

Hours:

Monday – Friday 8:00 AM – 8:00 PM

Saturday 8:00 AM – 5:00 PM

1-800-555-5455

ENSURING A SEAMLESS TRANSITION

Online Banking, Bill Pay and Mobile Banking

FNB-Online Banking

If you are a business who currently banks online, you will automatically be enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter during the week of September 8, 2014, explaining how to access your online accounts on or after Monday, September 22.

- You will have access to the same accounts at First National Bank as you did at OBA. If you cannot view an account you previously could view, please contact our Customer Service Center at 1-800-555-5455. If you are not an owner or signer on the account, you will not have account access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at OBA as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts, please contact our Customer Service Center at 1-800-555-5455.
- Transaction history will not be converted, so please print transaction records prior to Friday, September 19, 2014. They will not be available online after that date.

Online Bill Pay

If your business currently uses Online Bill Pay, you automatically will be enrolled in First National Bank's Online Bill Pay service.

- You can access Bill Pay directly from Online Banking. Once you log into Online Banking, click into your checking account and choose the Bill Pay option.
- The following information will transfer to your First National Bank Online Bill Pay service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your payment history, as well as your vendor list and currently scheduled payments prior to Friday, September 19, 2014, to verify that all information is transferred to First National Bank's Bill Pay service.

Mobile Banking

Mobile Banking with First National Bank brings you 24/7 banking convenience! All you need to begin is an FNB-Online Banking account and a cell phone.

With the FNB Direct Mobile Banking app, you can pay bills, transfer money, check balances, and locate convenient branches or ATMs. You can also use your FNB Mobile App to deposit a check, just by snapping a picture of it with your iPhone or Android!

If you already have mobile banking with OBA, you will need to re-enroll. Re-enrolling is quick and easy. Simply select the "Mobile Center" tab within online banking and follow the instructions.

ENSURING A SEAMLESS TRANSITION

Deposit Accounts

Your Checking and Savings Accounts

To create a seamless banking environment, we will automatically transition your OBA account(s) into comparable accounts with First National Bank. You may continue to use your OBA checks and deposit slips without interruption.

- Direct deposits and automatic transfers to and from your accounts will continue without interruption.
- When you need to order new checks or personalized banking documents, you can order directly online, by phone or in person. If you order checks from a source other than First National Bank, please call our Customer Service Center at 1-800-555-5455 to obtain important bank-specific information prior to placing your order.
- For incoming wire transfers dated after September 19, please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers can be made in person at any of our banking offices. Once a First National Bank wire agreement is signed, wire transfers can also be made by fax to our wire room or through our ExecuBanc™ online business banking service. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires including foreign wires.

CDs and IRA CDs

The current rate and term of your CDs will remain the same until the maturity dates. When you receive your First National Bank maturity notices, carefully review them for specific terms and renewal rates.

Your Treasury Management Accounts

The product features and benefits of your Treasury Management products will remain unchanged unless you receive a separate notification.

Account Statement Update

Your first account statement after September 19, 2014, will reflect the title of your First National Bank product that was selected based on similarities with your previous account. If, after reviewing the features of the new account, you determine that it does not meet your needs, please contact your Business Banker or our Customer Service Center at 1-800-555-5455. We will be happy to help you identify an account that better meets your needs.

ENSURING A SEAMLESS TRANSITION

Account Statements

Your final statements from OBA will show a record of transactions through Friday, September 19, 2014. Thereafter, your First National Bank statements will be mailed at approximately the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your First National Bank statement, please call our Customer Service Center at 1-800-555-5455.
- Check images are available through First National Bank's Online Banking. If you select a different account with First National Bank, your account will be changed to check safekeeping or check images based on the features of the product chosen.
- If you have a line of credit linked to your checking account, you will continue to receive a separate monthly statement with a summary of your activity.
- Combined statements are available with any checking account. Simplify recordkeeping and eliminate waste with one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.



ENSURING A SEAMLESS TRANSITION

Loan and Credit Products

Your Commercial Loan or Line of Credit

The terms and conditions outlined in your loan or line of credit documents will remain unchanged unless you are notified of a change in a separate mailing.

- Your mailing address for loan payments is P.O. Box 6122, Hermitage, PA 16148-0922.
- Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
- After Friday, September 19, 2014, questions about your loan or line of credit can be directed to your Business Banker or to our Customer Service Center at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday from 8:00 AM to 5:00 PM EST, or write to us at 4140 East State Street, Hermitage, PA 16148-3487.

Solutions Business Credit Card

Increase your spending power, and be prepared for the unexpected by opening a Solutions Business Credit Card with First National Bank. With the Solutions Business Credit Card, you can take advantage of a competitive rate with no annual fee, and enjoy improved management of your company's expenses.



If you have any questions about your accounts, please contact our

Customer Service Center

Hours:

Monday – Friday 8:00 AM – 8:00 PM
 Saturday 8:00 AM – 5:00 PM

1-800-555-5455

You can assume that the terms and conditions of your existing loan and credit products remain unchanged unless you receive a separate notification specifying otherwise.

Solutions Business Credit Card

Increase your spending power and manage your company's expense with a competitive rate and no annual fee.

CUSTOMIZING FINANCIAL SOLUTIONS

Managing Your Money

Checking Accounts for Your Business

Your business success depends on the ability to deliver your best every day, and efficient money management is a critical component of achieving peak performance. That's why First National Bank offers a selection of checking and treasury management tools that can be customized to put your company's money to work more effectively than ever before.

FREE Small Business Checking

Tailor-made for small businesses or organizations with relatively low transaction volume, Free Small Business Checking saves you money because you pay no monthly account fees. Conveniently access your money after hours through FNB-Online Banking with Bill Pay or with your First National Bank VISA® Business Check Card.

Compak Business Checking

If you tend to keep a consistent level of funds in your business account and have a medium volume of transactions, this basic low-cost checking account is for you. A monthly maintenance fee can be avoided by maintaining a minimum balance or larger average balance in the account.

Business Banking Sweep Account

Our Business Banking Sweep Account allows you to automatically invest funds above a minimum collected funds balance in an overnight investment account that offers a tiered market rate of interest. The sweep account provides a perfect solution to make the best use of your cash flow.

Business Financial Solutions

First National Bank's Business Financial Solutions package can help your business grow. Begin with a business checking account with no monthly fees and a convenient line of credit, then select from a full array of business products and services to create a Solutions package that meets your unique business needs.

Business Analysis Checking

Get the information you need to keep up with the fast pace of your business. For larger businesses and organizations that have larger transaction volume, Business Analysis Checking provides an activity analysis, as well as an earnings credit for the investable balance you carry. The earnings credit is used to offset any activity charges on your account.

Business Interest Checking

Make your money work for you. This interest-bearing account is designed for qualifying sole proprietors, non-profit organizations, non-profit corporations and entities entrusted with public funds. Charges are incurred for all account activity, but you can avoid the monthly maintenance fee by maintaining a minimum balance in the account.

Preferred Interest Checking

Preferred Interest Checking is available to political subdivisions and government entities. This account pays a very competitive interest rate. Business managers can also eliminate costly wire transfers and benefit from a high yield on available funds without manually tracking daily balances.

WorkPlace Banking

Looking for an additional employee benefits program you can offer at no cost to your employees? Consider direct deposit that is secure, convenient and immediate, along with other WorkPlace Banking options.

Non-Profit Checking and Non-Profit Checking with Interest

Qualified non-profit organizations can take advantage of a basic checking account that waives minimum balance requirements and maintenance fees. To qualify, simply provide us with your tax-free ID number. Non-profits without a tax-free ID number can still avoid the monthly service fee simply by maintaining a small minimum balance.

WorkPlace Banking

WorkPlace Banking with Direct Deposit at First National Bank is a perfect solution for employers who want to offer value in an affordable and attractive package. Your employees will have immediate access to their funds each payday, and they'll earn valuable loan rate discounts, bonus rates on select CDs and a free safe deposit box. You gain convenience and peace of mind, never having to cancel and reissue a lost or stolen paycheck or distribute payroll to sick or out-of-town workers.

Identify Your New Checking Account

Use the charts on pages 35 and 36 to determine the First National Bank checking account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

You can select an alternate account any time after Monday, September 22, 2014, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current OBA Business Checking Account	Your New First National Bank Business Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid
Small Business Checking	Free Small Business Checking	\$0	150 free monthly items, \$0.30 per item fee is applicable on each item in excess of 150	No
Business Checking	Compak Checking	\$1,500 Minimum Daily Balance or \$5,000 Average Daily Balance	\$22.00 400 free monthly items, \$0.30 per item fee is applicable on each item in excess of 400	No
Premium Business Checking Business Power Package Checking	Business Account Analysis Checking	\$0	\$22.00 Deposited Items = \$0.17 Deposit Ticket = \$0.45 Paid Checks = \$0.22 Electronic Items = \$0.17	No
Non-Profit Interest Checking	Non-Profit Interest Checking	\$100	\$5.00 400 free monthly items, \$0.30 per item fee is applicable on each item in excess of 400	Yes

Ask about First National Bank’s array of additional business products and services including WorkPlace Banking.

	Monthly Statement	ATM/Debit Card	FNB-Online Banking or ExecuBanc	Benefits
	Yes, with check safekeeping	Yes	Available	A free business account to meet the needs of small businesses and organizations that have relatively low account activity. Free Business Debit Card available.
	Yes, with check safekeeping	Yes	Available	If you are a small to medium sized business which tends to keep a consistent level of funds in your account and have fewer than average transactions, this basic checking may be the right option. Maintain a minimum balance or larger average balance in the account to waive the maintenance and activity fees.
	Yes, with check images	Yes	Available	Business Analysis Checking gives you an activity analysis and an earnings credit for the investment balance you carry. The earnings credits are used to offset any activity charges on your account.
	Yes, with check safekeeping	Yes	Available	Variable rate paid on collected balance, compounded and credited to the account monthly.



“First National Bank has become a trusted advisor for my business. They’re very committed to helping me identify ways to streamline and make the most efficient use of my money.”

CUSTOMIZING FINANCIAL SOLUTIONS

Earning More Money

Helping you achieve your business financial goals is our priority, and a First National Bank Business Banker can help you identify options that create the right balance for you.

FirstRate Savings

Your interest rate automatically increases as your balance increases, and you can have immediate access to your funds through Online Banking or ATM use. With a low minimum balance requirement, our FirstRate Savings account provides flexibility plus the opportunity to earn interest.

Business FirstRate Money Market

This account is perfect for businesses that need a solid investment without risking principal. With tiered interest rates that automatically increase as your balance increases, your money is always working for you. Convenient online access allows you to manage your money effectively, and you can even write a limited number of checks each month. Business FirstRate Money Market is available as long as you have a business checking account with First National Bank.

Public Funds Money Market

Available only to political subdivisions or other government entities, the Public Funds Money Market pays a competitive rate. Convenient online access allows you to transfer funds between this account and other First National Bank accounts. You also have check writing privileges as part of the limited number of transactions allowed each month on this account.

Business Certificates of Deposit and IRAs

Take advantage of certificate of deposit options to earn more on funds not immediately needed. Our competitive CD rates result in a higher return, the added convenience of automatic renewal and the automatic deposit of earned interest back into your CD. Enjoy flexible CD terms for your business or personal IRA, with the security of FDIC insurance*.

Jumbo CD

First National Bank’s Jumbo Certificate of Deposit is a great way to earn higher interest rates on deposits of \$100,000 or more, with flexible terms ranging from seven days to one year. Rest easy, knowing your investment is guaranteed to grow at a fixed rate for the term you desire.

IOLTA Account

IOLTAs (Interest on Lawyers Trust Accounts) fulfill the account requirement for attorneys who receive client funds. There are no minimum balance requirements.

*Standard FDIC limits apply.

Identify Your New Savings Account

Use this chart to determine the First National Bank savings account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

You can select an alternate account any time after Monday, September 22, 2014, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current OBA Savings Account	Your New First National Bank Savings Account	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM Debit Card	FNB-Online Banking	Benefits
Business Money Market High Yield Business Power Package Money Market	Business FirstRate Money Market	\$5,000 Average Daily Balance	\$10.00	Tiered variable rate, compounded daily	Yes, with check safekeeping	Yes	Available	Interest bearing money market account with limited check writing capabilities and tiered interest levels.

Ask about First National Bank’s Business FirstRate Money Market account to help make sure your money is always working hard for you!



“My Business Banker helped me create a game plan. We reviewed my business goals, and then we selected financing options to help my company grow.”

CUSTOMIZING FINANCIAL SOLUTIONS

Growing Your Business

Growing your business is our concern. We can support your growth objectives with loans, mortgages, lines of credit and leasing options to help you purchase equipment, expand facilities, finance space and more.

Our Business Bankers can help you develop the right financing solutions to meet your business needs, and our local decision making means prompt and personal service for you.

Business Term Loans

Term loans are ideal if you want to expand facilities, purchase new equipment, finance acquisitions, refinance debt or purchase fixed assets. First National Bank offers flexible terms and repayment options designed with your business in mind.

Construction Loans

If you need to fund new construction or expand physical facilities, First National Bank has the perfect option. Our construction loan can be extended to the contractor or to the property owner as work progresses.

Commercial Mortgage Loans

A commercial mortgage loan will meet your need if you plan to purchase real estate for owner-occupation or rental income. It is secured by a lien against the real estate, and repayment is made in amortized monthly payments of principal and interest.

Commercial Lines of Credit

If your business experiences a periodic need for extra cash, a commercial line of credit could be the solution. Your business can draw upon a pre-approved amount with the flexibility to borrow, repay and borrow again, up to the maximum credit allocated until the expiration date of the line.

Demand Loans

For temporary or short-term needs, a demand loan is a good option. Terminable at the option of either the borrower or the bank, you are not tied to a fixed maturity date or scheduled principal amortization.

SBA Loans

If you are getting your business off the ground, we can help you obtain a secured loan from the Small Business Administration. Rely on the experience of First National Bank to guide you through the application process.

Business Credit

First National Bank is prepared to provide capital and to support your company through every phase of your business life cycle. An asset based loan can provide your company with immediate funds and continuous cash flow based on a percentage of the value of your company's assets. We also offer revolving lines of credit and term loans secured by accounts receivable, inventory, machinery and equipment, real estate and certain other assets. Your business will benefit from funds that can be used for day-to-day operating expenses, capital expenditures or as capital for restructuring, turnarounds, mergers and acquisitions or buyouts.

Equipment Leasing

When you need new office equipment, computer hardware, heavy machinery or manufacturing equipment, take time to weigh the advantage of leasing rather than purchasing. You could benefit from reduced maintenance and disposition costs, preservation of capital for other uses and protection against obsolescence. F.N.B. Equipment Finance, a subsidiary of First National Bank, has leasing options to accommodate most business equipment purchases. We can help you achieve your goals by determining the right lease structure for your company's needs.

Mezzanine Debt and Private Equity

Through our relationship network, we can provide flexible financing solutions to small and middle-market owners, sellers and managers through subordinated debt and private equity. We specialize in providing capital for management buyouts, leveraged buyouts, growth capital and intergenerational transfers of business ownership.

International Banking

First National Bank offers a full range of international banking products including foreign exchange, trade finance, global trade and treasury solutions, cash letters, Canadian banking and other solutions. Our foreign exchange solutions consist of state of the art technology that provides competitive exchange rates, immediate trade confirmations, and secure online payments to help you mitigate risk. Our team of international banking experts help companies conduct business internationally and provide professional advice and guidance to keep your business model on track and maintain a competitive edge.

Remote Check Deposit

First National Bank pioneered the remote check deposit process that enables commercial clients like you to capitalize on straight-through processing. You can deposit checks from your workplace directly into your account, and your money moves through collections and into interest-bearing accounts. We call it First Desktop Banker, and it has saved our clients thousands of dollars.

First Desktop Banker 

CUSTOMIZING FINANCIAL SOLUTIONS

Maximizing Your Business Assets

Treasury Management Services

Minimize the hassle and maximize your cash. First National Bank offers a suite of innovative cash and treasury management services that give you the financial tools and resources to manage cash flow, optimize available cash and reduce demands on your time. We'll assess your current cash flow and help you move money into your account more quickly, maximize your cash while it's there and find more efficient ways to manage your disbursements.

Same Day Banking, All Day

Eliminate your mid-day rush to the bank. Same Day Banking, All Day gives you faster access to your deposits for improved cash flow and simplified record keeping. All transactions conducted at any First National Bank office will be posted at the end of that business day, so you don't have to deal with the inconvenience of an earlier mid-day cutoff.

First Desktop Banker

Turn your desktop into your newest banking office. First Desktop Banker is a compact, innovative desktop scanning system that allows you to electronically deposit checks into your bank account from your place of business. First Desktop Banker will save you time by eliminating daily deposit runs to the bank. You even have the option to install scanners in multiple locations and deposit checks into a single account, providing even faster access to your funds.

ExecuBanc™

Manage your business banking anytime, anywhere. All you need is internet access to conveniently manage your accounts from anywhere in the world. We ensure the highest level of security, and you benefit from real-time account information and convenient funds transfers, wires and ACH transmissions that eliminate the need to contact your bank office. First National Bank works hard for you, so you have more time to run your business.

Commercial Sweep Account

A Commercial Sweep Account allows you to automatically invest funds above a minimum collected funds balance in an investment account that offers a tiered market rate of interest. The Sweep Account provides a perfect solution to make the best use of your cash flow.

ACH Services

The ACH (Automated Clearing House) Services provide a quick and efficient method of transmitting electronic credit and debit ACH transactions and payroll processing.

Lockbox

If you receive regular customer payments, a Lockbox allows your customers to send these payments directly to a First National Bank post office box for daily deposits into your account. You receive immediate credit of funds and benefit from the elimination of costly errors and reduced processing costs.

Positive Pay

If you have a high transaction volume commercial checking account, Positive Pay can help protect you against check fraud and other problems. We compare check issue information with data captured during check processing to detect discrepancies, and you receive a daily exception report for review.

Merchant Services

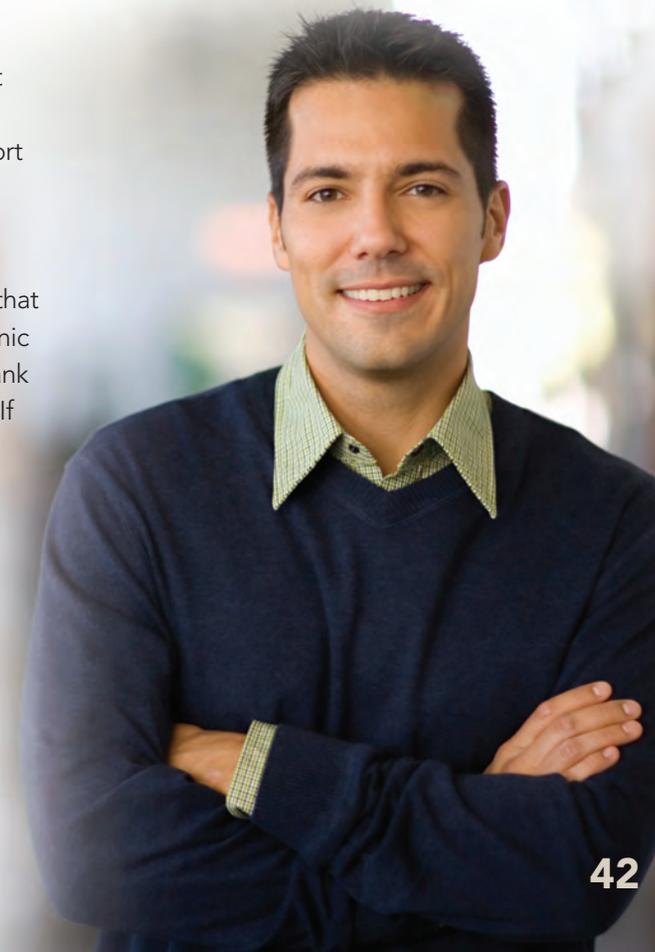
We make it easy for your business to accept and process debit and credit cards. Select the option that works for you, whether it's a new or upgraded authorization terminal, integration with a PC, electronic register or mainframe computer. Your sales proceeds are directly deposited into a First National Bank checking account, saving you time and money that can be better spent on building your business. If you do not own equipment, Merchant Services has a purchase program to suit your needs.

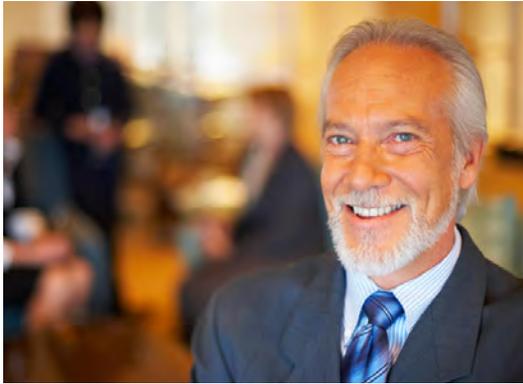
Solutions Business Credit Card

Our Solutions Business Credit Card offers a competitive rate and no annual fee. Conveniently pre-set individual employee credit lines help you control expenses, and separate business and personal expenses will reduce frustration at tax time.

Purchasing Card

Improve expense control with pre-determined purchase limits and the option to designate approved suppliers. One monthly statement and convenient online reporting will simplify expense tracking and trigger cost savings for your company.





“F.N.B. Wealth Management does an outstanding job of managing my business investments, and that frees me up to focus on growing my business.”

Retirement Services

PRODUCTS INCLUDE:

Defined Benefit 401(k)

SEP

Profit Sharing

Simple IRA

CUSTOMIZING FINANCIAL SOLUTIONS

Investing in Your Company's Future

F.N.B. Wealth Management is a fully-integrated team of experienced professionals who can help you capitalize on your investments. You can rely on our expertise to accomplish your business goals:

- Wealth Enhancement and Growth
- Wealth Protection
- Lifetime Wealth Distribution
- Estate and Wealth Distribution

We understand that a relationship of trust is an important part of your business investment plan. F.N.B. Wealth Management has established this trust with the individuals, families, entrepreneurs and companies we serve.

To help you develop a successful wealth management plan, we will evaluate your needs and design a plan to your specifications. As a component of managing your plan, we will provide timely and relevant investment advice and customized reporting, so you can have a complete view of your wealth management strategy at any point in time.

Take advantage of our comprehensive array of financial services:

Financial Planning
Trust Administration
Insurance
Qualified Retirement Plans

Investment Management
Business Succession and Transition
Retirement Planning

Retirement Services for You and Your Employees

A competitive job market demands a competitive benefits program to attract and retain the very best employees. As you assess employee retirement plans, turn to F.N.B. Wealth Management for flexibility, affordability and the expertise you need to make these important decisions.

Multiple plan types, tax benefits, investments, rules and regulations can make it difficult to determine the best plan for your company. The F.N.B. Wealth Management team of professionals can help you sort through the details and design a plan that is right for you and your employees.

Products listed are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.

*Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. F.N.B. Investment Services is a marketing name for Cetera Investment Services LLC which is offering securities at First National Bank. Cetera is under separate ownership from any other named entity.

F.N.B. Wealth Management has three distinct channels to deliver customized financial solutions. We can create a wealth management strategy that is well-suited to your unique needs.

First National Trust Company

- A nationally chartered trust company
- Most suited for clients with \$500,000 or greater in investable assets
- Qualified Retirement Plans greater than \$1,000,000 in assets

F.N.B. Investment Advisors, Inc.

- A registered investment adviser
- County, municipal and government agencies
- Endowments and foundations
- High net worth investors
- Hospitals and other not-for-profit organizations
- Institutional investment advisory services

First National Investment Services Company, LLC*

- Clients with \$25,000 to \$500,000 in investable assets
- 401(k) Plans with up to \$1,000,000 in assets
- Mutual Funds
- Annuities (fixed and variable)
- 529 Plans
- Long-Term Care
- Life Insurance
- Disability Insurance



F.N.B. Wealth Management

Products listed are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency. *Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. F.N.B. Investment Services is a marketing name for Cetera Investment Services LLC which is offering securities at First National Bank. Cetera is under separate ownership from any other named entity.





CUSTOMIZING FINANCIAL SOLUTIONS

Protecting Your Business Investments

Developing the right portfolio of insurance products is an essential step toward a successful comprehensive financial program for your business. Risk management is a necessity, and First National Insurance Agency can design a policy package that will adequately protect your business and provide the resources to help you make the decisions that are right for your particular business needs.

Products

Commercial Property
General Liability
Commercial Auto
Workers' Compensation
Umbrella Liability
Inland Marine
Builder's Risk

Directors and Officers
Employment Practices Liability Insurance (EPLI)
Employee Dishonesty
Professional Liability
Cyber Liability
Bonds
Captive Insurance Programs

Group Benefits and Life Insurance*

Our Group Benefits Department offers a comprehensive array of employee benefits, including voluntary employee benefits products to help you control your costs. Our professionals will help you design your plan, act as a resource for your staff, assist with employee enrollment and provide ongoing support for services provided:

Group Medical
Life Insurance
Long and Short Term Disability Insurance
Dental Insurance

Vision Insurance
Key-Person Insurance
Buy-Sell Life Insurance
Pre-Paid Legal & Identity Theft



**First National
Insurance Agency, LLC**

We represent most major benefit insurance carriers including Highmark, Health America/Health Assurance, Guardian, UNUM, Genworth Financial, Geisinger Health Plan and Capital Blue Cross.

*Insurance products are sold by First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

OPTIMIZING YOUR BUSINESS POTENTIAL

Creating Greater Efficiency

Banking for Your Employees

Direct deposit of payroll is a plus for you and your employees. Your employees get fast, reliable and secure access to their pay, and you gain peace of mind.

When you offer WorkPlace Banking from First National Bank, your employees gain many banking advantages in addition to direct deposit. You can provide great employee perks at no cost:

- No minimum balance requirement
- No foreign ATM fees from First National Bank, and a monthly \$10 credit on fees charged by other banks
- Free checks and unlimited check writing privileges
- VISA® Debit Card
- Online Banking with Bill Pay
- Mobile Banking with Mobile Deposit
- Check safekeeping with detailed monthly statements
- Interest rate discounts on new loans using automatic loan payment
- Rate bonuses on select new CDs
- Discounts on mortgage or home equity loan closing costs
- Free standard small safe deposit box (contents not FDIC insured)

Personal Banking

Have you considered how efficient it would be to combine your business and personal banking services with First National Bank? Under one roof, you'll have access to full-service financial solutions that will help you maximize every aspect of your financial management. You can also simplify your life by working with one professional Personal Banker who is already familiar with your financial goals and priorities.

Whatever you need, whether it's a checking account, better return on your savings, retirement planning, car insurance quotes, a home equity loan or a mortgage for your dream home, we can handle it all at an office location near you. You'll have access to more than 280 locations, 24-hour FNB-Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, 330 ATM locations and convenient Telephone Banking, making it easy to access your accounts at any time and from almost anywhere.



OPTIMIZING YOUR BUSINESS POTENTIAL

Accessing Personalized Financial Solutions

Managing your business takes time and commitment, but you need to manage your personal financial needs as well. A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs. Benefit from the expertise, convenience, customization and attention you deserve—with the quality you expect.

Private Banking Select Checking

With Private Banking Select Checking, your interest rate increases as your balance increases. Earn more without sacrificing easy access to your funds.

Private Banking Select Money Market

Earn our best interest rates, available exclusively to our Private Banking clients, without sacrificing the liquidity you need to succeed in today's competitive marketplace.

Special Mortgages

Whether you are purchasing a new home, refinancing your current home or consolidating finances, First National Bank has the mortgage option and competitive interest rates that are right for you.

Loans and Lines of Credit

We feature low, fixed-interest rate home equity loans and prime-based lines of credit that are highly competitive. Tax-deductible interest payments could help you benefit even more. Unsecured lines of credit and lines secured by investment portfolios may also be available for qualified borrowers.

Wealth Strategies and Asset Protection

As a Private Banking client, you are entitled to advisory services that can assist you in building wealth, planning your financial future and protecting your assets.



OPTIMIZING YOUR BUSINESS POTENTIAL

Streamlining Your Banking

Your time is valuable, especially in today's fast-paced business world. At First National Bank, we combine our banking expertise and the latest technology, so you can save time and money.

Online Banking

ExecuBanc™ provides Online Banking benefits for your business. First National Bank uses powerful encryption technology, so you can enjoy instant, secure access to your accounts. Gain the most from Online Banking:

- Check account balances
- View account history
- Send wires and ACH transactions*
- Make loan payments
- Verify ATM or Debit Card transactions
- Transfer funds

*Available only with ExecuBanc™

First Desktop Banker

Turn your desktop into your nearest banking office. First Desktop Banker is a compact, innovative desktop scanning system that allows you to electronically deposit checks into your bank account from your place of business. First Desktop Banker will save you time by eliminating daily deposit runs to the bank. You even have the option to install scanners in multiple locations and deposit checks into a single account, providing even faster access to your funds.

First National Bank Business Debit Card

Faster, easier and more secure than writing a check, the First National Bank Business Debit Card offers the convenience of a credit card without the monthly bills or high interest rates. Accepted at millions of places worldwide, your Business Debit Card gives you access to your cash at any ATM where you see the VISA®, PLUS®, Allpoint®, STARsf® or STAR® logo. Remember, we will never charge you a fee for using one of First National Bank's more than 330 convenient ATMs. You can have multiple VISA® check cards on your accounts and still receive a single statement for easy review and reconciliation.

Check Reorders

Conveniently reorder checks online at fnb-online.com.

Same-Day Processing

Streamlining and speeding your collection of receivables is one logical method to increase your business cash flow. Unpaid invoices and slow payments diminish your working capital, and unprocessed payments can cost you lost income potential. Our Treasury Management team can help you evaluate other opportunities to automate processes and implement cash management systems to integrate receivables, reduce collection time and maximize return on investment.

To learn more about tailored financial solutions, contact us at 1-800-555-5455.

Over 280 banking offices and more than 330 ATMs across 58 counties:

MARYLAND

Anne Arundel County
Annapolis Towne Centre
Arundel Mills
Baywoods
Bestgate
Cape St. Claire
Edgewater
Severna Park
Waugh Chapel

Baltimore County

Carney
Catonsville
Dundalk
Essex
Honeygo
Lombard Street
Lutherville
Owings Mills
Perry Hall
Sparks
Timonium
White Marsh

Harford County

Abingdon
Bel Air
Forest Hill
Hickory

Howard County

Columbia
Ellicott City

Montgomery County

Bethesda
Gaithersburg
Germantown
Rockville

Queen Anne's County

Kent Island

OHIO

Belmont County

Bridgeport
Shadyside

Cuyahoga County

Lakewood-Clifton
LaPlace
Mayfield Heights
Northfield Road
North Royalton
Public Square
Solon
Strongsville

Geauga County

Bainbridge
Chardon
Chesterland

Jefferson County

Hollywood Plaza
Wintersville

Lake County

Heisley Road
Mentor

Lorain County

Avon

Mahoning County

Austintown
Boardman
Canfield

Federal Plaza
Market Street
• *Campbell*

Medina County

Medina

Portage County

Aurora
Streetsboro

Summit County

Macedonia
Twinsburg

Trumbull County

Brookfield
Hubbard
Liberty

PENNSYLVANIA

Allegheny County

4th & Wood
Allegheny Professional Building
Brentwood Towne Square
Carson Street
Caste Village
Castle Shannon
Chartiers Valley
Crafton
Duncan Manor
Fox Chapel
Gibsonia
Grant Street
Greenfield
Greentree Road
Hampton Township
Kennedy Township
McCandless
Millvale
Monroeville
Moon Township
Mount Washington
Murray Ave
Natrona Heights
Noble Manor
North Allegheny
North Hills
Oakland
Observatory Hill
One Oliver Plaza
Pittsburgh North Side
Pleasant Hills
Robinson Township
Ross Park
Sewickley
Shadyside
South Park
Squirrel Hill
Verona
Village Square
West Mifflin
West View
Wexford

• *7-Eleven*

• *Calgon Carbon*

• *Duquesne Incline*

• *Mount Oliver*

• *Pittsburgh International Airport*

Armstrong County

Kittanning
Rural Valley

Beaver County

18th Street
Aliquippa
Beaver
Chippewa

New Brighton
Northern Lights

Bedford County

Bedford
North Richard Street
Saxton
Schellsburg

Berks County

Reading
Wyomissing

Blair County

Duncansville Drive Up
Eldorado
Greenwood
Hollidaysburg
Martinsburg
Morrison's Cove Home
Plank Road
Roaring Spring
Tyrone
Wehnwood
Williamsburg
• *Hollidaysburg A-Plus*

Bradford County

• *Pump N Pantry Canton*

Butler County

Butler Commons
Cranberry
Harrisville
Portersville
Prospect
Sarver
Seven Fields
Slippery Rock Plaza
• *Penn United*

Cambria County

Conemaugh
Cresson
Cresson Drive Up
East Hills
Ebensburg
Galleria
Geistown
Giant Eagle
Main Street
Moxham
Northern Cambria
Northern Cambria Drive Up
Route 22
Walnut Street Drive Up
West End
Westmont
• *Benscreek*
• *Courthouse*
• *Mt. Aloysius*
• *St. Francis College*
• *Unimart Hastings*

Centre County

Allen Street
Allen Street Drive Up
Bellefonte
Boalsburg
Bristol Avenue
Centre Hall
Foxdale Village
Hills Plaza
Lemont
Milesburg
Millheim
North Atherton
Snow Shoe
The Village at Penn State

• *East College Avenue*
• *Likens Market*
• *Snow Shoe Exxon*

Clinton County

Lock Haven
Loganton
• *Loganton Country Store*
• *Hogan Blvd Hills Plaza*

Crawford County

Cochranton
Conneaut Lake
Meadville
Spartansburg
Vernon Township
• *Conneautville*
• *Meadville Medical Ctr-Grove*
• *Meadville Medical Ctr-Liberty*

Cumberland County

Camp Hill

Dauphin County

Harrisburg
Linglestown

Erie County

Airport
Corry
Girard
Grandview
Harborcreek
North East Drive Up
North East Main (Sanders)
State Street
Summit
West 8th Street
Slippery Rock Plaza
• *Erie County Prison*
• *Sanders Market Corry*

Fayette County

Brownsville
Chalk Hill
Cherry Tree
Indian Head
Masontown
Uniontown

Greene County

Dry Tavern
Waynesburg

Huntingdon County

14th Street Drive Up
Alexandria
Huntingdon
Huntingdon Drive Up
Mt. Union
Westminster Woods
• *General Store (Alexandria)*

Indiana County

Clymer

Juniata County

Mifflin
Thompsontown
• *Weis Plaza*

Lackawanna County

Carbondale Main
Carbondale Satellite
Clarks Summit
Dickson City
Scranton
Simpson
• *Moses Taylor Hospital*

Lawrence County

Call's Plaza
Laurel
Neshannock
New Castle
New Wilmington

Luzerne County

Drums
Hazleton
Mountain Top
Nanticoke
Wilkes Barre Arena
• *Pump N Pantry Hunlock Creek*

Lycoming County

Maynard Street
Montoursville
Williamsport
• *Newberry*
• *Penn College*
• *Squire Hayes*

Mercer County

Farrell
Greenville
Grove City - Pine Grove
Hadley Road
Hermitage Square
Hermitage Wal-Mart
Hickory Plaza
Jamestown
Reynolds Drive Up
Sharon
Sharpsville
West Middlesex
• *FNB Technology Center*
• *Grove City Broad Street*
• *Grove City County Market*
• *One F.N.B. Boulevard*
• *Sharon Regional*
• *Thiel College*

Mifflin County

Burnham
Lewistown
Reedsville Crossing
• *Lewistown Hospital*
• *Walmart Plaza*

Monroe County

Tannersville
• *Pump N Pantry Stroudsburg*

Northumberland County

Shamokin
Sunbury
Watsontown
• *Northumberland*

Schuylkill County

McAdoo
Pottsville
Shenandoah
• *Susquehanna College*

Snyder County

Selinsgrove
Middleburg
Shamokin Dam
• *Susquehanna College*

Somerset County

Berlin
Confluence
Davidsville
Meyersdale
Rockwood
Somerset East
Stoystown

Windber
• *Boswell*
• *New Centerville*
• *Salisbury*

Sullivan County

• *Pump N Pantry Dushore*

Susquehanna County

Clifford
Forest City
Montrose
• *Pump N Pantry Great Bend*
• *Pump N Pantry Kingsley*
• *Pump N Pantry Montrose*
• *Pump N Pantry New Milford*

Tioga County

• *Pump N Pantry Lawrenceville*
• *Pump N Pantry Tioga*

Union County

Lewisburg
Plaza 15
• *New Berlin*

Venango County

Franklin
Oil City
• *Shop 'N Save*
• *UPMC Seneca*

Washington County

Peters Township

Westmoreland County

Avonmore
Circleville
Fort Allen
Herminie
Latrobe
Ligonier
Lower Burrell
New Florence
New Kensington
North Main
North Washington
Redstone Highland
Redstone Huntingdon
Rostraver Shop 'N Save
Riverview
South Greensburg
Stonehouse
Triangle Drive
Unity Township
• *Wayne's Market*

Wyoming County

Nicholson
Tunkhannock
• *Pump N Pantry Lake Winola*
• *Pump N Pantry Nicholson*
• *Pump N Pantry Tunkhannock*

York County

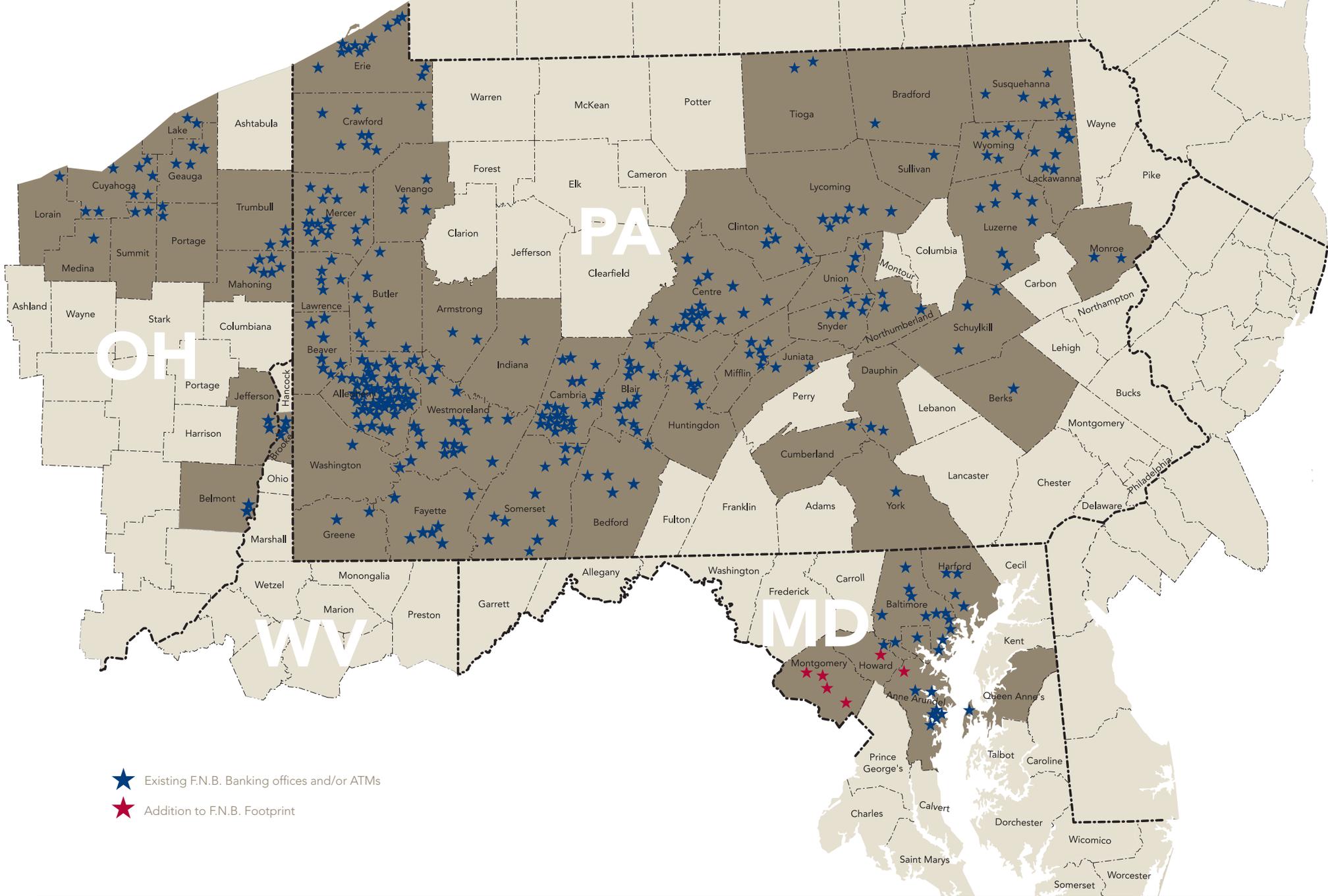
York

WEST VIRGINIA

Brooke County

Follansbee
Wellsburg
• *Brook Plaza*

• *Indicates ATM only location.*



Serving you with more than **280** banking offices and over **330** ATMs across **58** counties.

TELEPHONE BANKING

1-800-817-8787

Stop by your neighborhood
First National Bank office
or call **1-800-555-5455**
to speak with a Personal Banker.

fnb-online.com



First National Bank

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 EQUAL HOUSING LENDER, MEMBER FDIC

NYSE : FNB

unless otherwise noted.



