



Dear Valued Customer,

It is my privilege to share with you that First National Bank and OBA Bank (OBA) will soon forge a partnership that promises to enhance your banking experience. OBA has a rich history of serving the financial needs of businesses and consumers in the Maryland area. While the name will change, the tradition will not.

Established in 1864, First National Bank has never wavered from the guiding values of integrity, teamwork, service and a commitment to community. Our primary goal is to provide the highest level of service as we help you achieve your financial goals.

On September 22, 2014, you will have full access to more than 280 convenient banking locations and more than 330 ATMs, as well as an expanded array of financial products and services.

We have compiled the enclosed Welcome Guide to introduce our full range of financial resources, along with key account instructions to ensure that you enjoy a seamless banking transition. We've also enclosed some unique offers prepared especially for you. To take advantage of these opportunities, visit fnb-online.com at any time, or stop by a local banking office after September 22.

Once you learn more about what it means to be part of the FNB Family, you might decide to consolidate accounts held at other financial institutions and take advantage of First National Bank's comprehensive financial solutions.

We look forward to being your bank of choice.

Regards,

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

FINDING WAYS
TO HELP YOU
ACHIEVE YOUR
FINANCIAL GOALS,
THAT'S WHAT A
RELATIONSHIP WITH
FIRST NATIONAL BANK
IS ALL ABOUT.



 EQUAL HOUSING LENDER, MEMBER FDIC