



**Parkvale Bank**  
*Great Rates, Friendly Service*

Two Banks.

GROWING STRONGER  
TO SERVE YOU BETTER

One Partnership.



First National Bank

Your guide to the comprehensive  
financial solutions available  
through First National Bank



## 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: February 18, 2012

- All banking offices open under the name First National Bank.
- You gain access to the full range of products and services offered by First National Bank.
- Visit a local office 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 Parkvale Bank because 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

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## OUR PLEDGE

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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.

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*“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, 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 Parkvale 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

### ENSURING A SEAMLESS TRANSITION

## Accessing Your Accounts

### Parkvale Bank Offices

On Friday, February 17, 2012, Parkvale Bank offices will close at their normally scheduled closing times to prepare for the transition. On their next normally scheduled business day of either Saturday, February 18, 2012, or Tuesday, February 21, 2012, all offices will reopen as First National Bank, ready to provide you with an expanded range of products and services.

- On Tuesday, February 21, 2012, you can benefit from First National Bank's **Same Day Banking, All Day**, which eliminates cut-off times for posting your transactions. Gain convenience and quicker access to your money since all deposits made before the end of each business day are credited to your account that day.

### VISA® Debit Cards/ATM Cards

You will continue to use your Parkvale Bank VISA® Debit Card or ATM card to access your First National Bank accounts.

- You can use your existing Parkvale Bank VISA® Debit Card or ATM card at any former Parkvale Bank or First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- During the weekend beginning February 17, 2012, balance inquiry will not be available. The balance inquiry feature will be restored by Tuesday, February 21, 2012.
- Beginning 4:00 AM on Friday, February 17, 2012, there may be a short period of time that day where authorization service is disrupted and transactions are declined.

### 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 on Tuesday, February 21, 2012, 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 (business) number.
- You can change your personal identification number at any time after your initial call.
- If you cannot access an account you previously accessed, please contact our Customer Service Center at 1-800-555-5455.
- You may transfer to our Customer Service Center from Telephone Banking at any time for questions and additional information.

**ENSURING A SEAMLESS TRANSITION**

# Online Banking and Bill Pay

**Free 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 February 6, 2012, which will explain how to access accounts online after February 20, 2012.

- You will have access to the same accounts at First National Bank as you did at Parkvale Bank. If you cannot view an account you previously could view, please contact our Customer Service Center at 1-800-555-5455. Non-owners and non-signers will not have account access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Parkvale Bank, 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.
- Please print transaction records prior to Friday, February 17, 2012, since they will not be available online after that date.

**Free Online Bill Pay**

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

- You will 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 Free Online Bill Pay service:
  - Payment and vendor information
  - Automatic and future-dated payments
- We recommend you print your payment history, vendor list and currently scheduled payments prior to Friday, February 17, 2012, to validate that all information is transferred to First National Bank's Bill Pay service.



fnb-online.com

All checking accounts can be accessed through First National Bank's Online Banking with **FREE BILL PAY!**

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**

## Individual Retirement Accounts

As of February 18, 2012, First National Bank will become the new custodian of your IRA plan.

### ENSURING A SEAMLESS TRANSITION

## Deposit Accounts

### Your Checking and Savings Accounts

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

- Direct deposits and automatic transfers to and from your accounts will continue without interruption.
- Interest on checking and money market accounts is compounded and credited monthly. Interest on savings accounts, with the exception of the Holiday Club, 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 on or after February 21, 2012, 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.

**ENSURING A SEAMLESS TRANSITION**  
**Account Statements**

**Your Statements**

Your final statement from Parkvale Bank will show a record of transactions through Friday, February 17, 2012. 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.
- If you currently receive check images of your paid checks with your statements, that service will continue at no cost with Lifestyle Checking. E-statements are free with Freestyle Checking. 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.
- If you currently have a combined statement, that service will continue.

**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 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
- After February 21, 2012, 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 February 21, 2012, you can make payments at your local First National Bank office or through Online 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 6000, Hermitage, PA 16148-0900.
- If you have life and/or disability coverage on your consumer loan, there will be no change to the terms, conditions or cost of coverage.

### Visa Consumer Credit Cards

You will continue to use your Parkvale Bank Visa Consumer Credit Card for purchases and cash advances as you do today. The same terms and conditions will apply.

**CUSTOMIZING FINANCIAL SOLUTIONS**

## Managing Your Money

Managing your money starts with the right checking account. At First National Bank, we've designed various options, so you can find one that's suited for you. Whether you value the ease of no minimum balance, the yield of an interest-bearing account or the security of identity theft protection, you'll find it right here.

**Freestyle Checking**

Freestyle Checking redefines anytime, anywhere, 24/7 banking with exclusive online, email 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 First National Bank will never charge you. Now that's convenience.

**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 FirstRate Savings and Money Market Accounts, to take advantage of every opportunity to effectively manage your money.

**Secure Lock Checking**

Identity theft is a complicated crime, and you need a comprehensive solution. Secure Lock Checking incorporates benefits and services that help prevent, detect and resolve identity theft-related issues. Don't wait to become the next victim - open a Secure Lock Checking account today.

**Estate Management Account and Estate Management Account with Interest**

If your business manages estate accounts, we can provide a streamlined, efficient account opening process that gives you total flexibility in managing estate records. You will save money with this no minimum balance, no maintenance fee account, and enjoy the convenience of 24/7 online access. If you prefer these options plus the opportunity to earn a competitive rate of interest by maintaining a minimum balance, then the Estate Management Account with Interest is for you.

### FREESTYLE CHECKING

Redefine anytime, anywhere.

# 24/7

- Monthly e-statement
- No minimum balance
- No monthly maintenance fees
- No per check fees
- Unlimited check writing
- Free Online Bill Pay

See a Personal Banker for details.

# 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 February 21, 2012, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current Parkvale Bank Checking Account	Your New First National Bank Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	OverdraftHonor	Monthly Statement
Free Checking, Demand Checking, Pay Per Check Checking, Premier Checking, and Second Chance Checking	<b>Freestyle Checking</b>	\$0	\$0	No	Yes - Must Qualify	Free eStatement Paper statement \$2.00
Power Plus Checking, Investment Checking, Interest Checking, Personal Interest Checking, Regular Checking, Personal Regular Checking, Regular NOW Checking, and Prestige Checking 2000	<b>Lifestyle Checking</b>	\$1,000 Average Balance or \$10,000 Combined Balance in other Checking, Savings or CDs	\$10.00 \$9.00 with an eStatement	Yes, over \$2,500	Yes - Must Qualify	Yes, with free images
Checking Plus and 50+ Checking	<b>Lifestyle or Freestyle Checking*</b>	Your account will be a Lifestyle Checking if the 2011 Year to Date Average Balance was greater than \$1,000 or Freestyle Checking if your 2011 Year to Date Balance was less than \$1,000.			Yes - Must Qualify	

\* Your account will automatically become Lifestyle Checking unless you receive a letter informing you that it has been changed to Freestyle Checking.

ATM/Debit Card**	FNB-Online Banking	Internet Bill Pay	Check Printing Costs	Benefits
Yes	Free	Free	Cost varies with style	No minimum balance required, unlimited check writing, and free ATM/Debit Card
Yes	Free	Free	Cost varies with style	Unlimited check writing and free ATM/Debit Card
Yes	Free	Free	Cost varies with style	

\* Please refer to the Important Account Information Booklet - First National Bank Discretionary Overdraft Honor.

*“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

## Making More Money

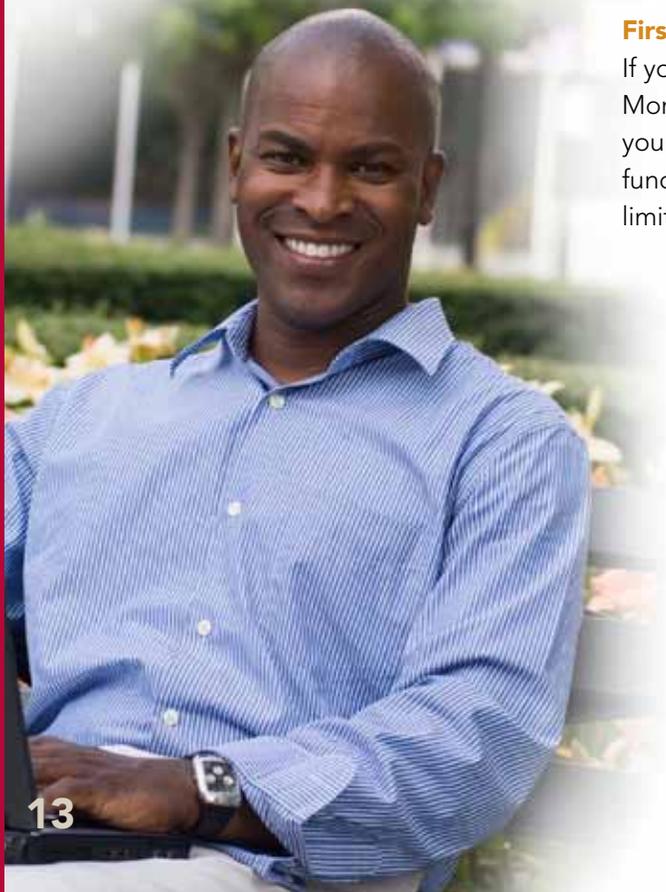
First National Bank’s savings and investment accounts are designed with your short-term and long-term goals in mind. Whether you’re saving for a new car, a college education, retirement or simply establishing the security of an emergency cash reserve, we have a full range of savings and investment accounts 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 seven days to as long as 60 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. Just 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.



# 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 February 21, 2012, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current Parkvale Bank 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
Passbook Savings Passbook Plus Savings Passbook Savings Personal Regular Passbook Advance Fund Plus Passbook Savings Passbook Plus	<b>FirstRate Savings*</b>	\$100 Average Daily	\$4.00	Variable, tiered interest rate, compounded quarterly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	Free FNB-Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances
Statement Savings Statement Savings Plus Statement Savings Personal Small Savers Savings	<b>Statement Savings</b>	\$100 Average Daily	\$4.00	Variable interest rate, compounded quarterly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	Free FNB-Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances
Money Market Premium Plus Money Market Preferred Plus Money Market Premium Money Market Advance Fund Plus Money Advance Fund	<b>FirstRate Money Market</b>	\$5,000 Average	\$10.00	Variable, tiered interest rate, compounded quarterly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	Free FNB-Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances
Christmas Club	<b>Holiday Club</b>	\$0	\$0	Variable rate, paid semi-annually	6 transfers permitted per month; no ATM/Debit Card access	Free FNB-Online Banking, FDIC insured; your money is available for withdrawal, penalty-free, anytime each year

\*FNB's FirstRate Savings does not require a passbook for transacting business; however, if desired, all Parkvale Passbooks will be honored and transactions will be entered.

**CUSTOMIZING FINANCIAL SOLUTIONS**

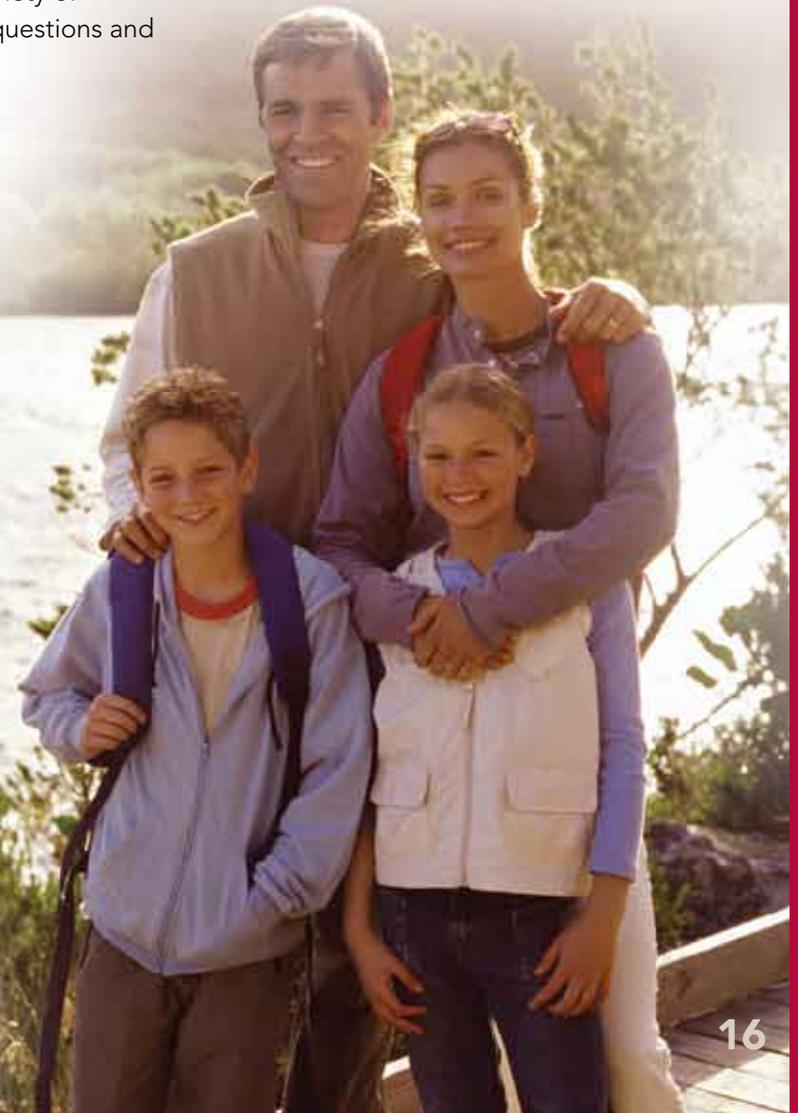
# Achieving Your Dreams

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
- Pennsylvania Housing Finance Agency 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.



**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.





*“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 advisor
- County, municipal and government agencies
- Endowments and foundations
- High net worth investors
- Hospitals
- 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)
- 401(k)s
- 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 offered through LPL Financial, member FINRA/SIPC. Certain insurance products offered through LPL Financial or its licensed affiliates.

**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 **FREE BILL PAY!**

fnb-online.com



- Easy to use
- Anytime access
- Free bill pay
- Completely secure

#### SIMPLIFYING LIFE

## Convenience Banking Options

Life is complicated, but your banking shouldn't be. That's why First National Bank offers a wide range of products and services designed to make your banking experience as convenient as possible. You can use a variety of options to conduct your banking from any location at any time!

#### Online Banking and Free Online Bill Pay

FNB-Online, our Online Banking service, provides secure access to your personal accounts and control of your money 24/7. With free Bill Pay, you can conveniently pay your bills online, eliminating time and money spent on checks and postage.

#### Telephone Banking

If you prefer to access your account from your telephone, First National Bank offers 24-hour account access. Check balances, transfer money or make a First National Bank loan payment over the phone by calling 1-800-817-8787. It's fast, convenient and totally secure.

#### First National Bank Website

Visit us at [www.fnb-online.com](http://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 a credit card without monthly bills or high interest rates. Accepted at millions of locations worldwide, you can also access your cash at any ATM where you see the VISA® or PLUS logo. Remember, we will never charge you a fee for using one of First National Bank's more than 300 convenient ATMs.

#### Check Reorders

Use our convenient online check order option to place your next check order by accessing [fnb-online.com](http://fnb-online.com).

#### Switch Kit

To open an additional account with 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 and checkbook cover at no charge, as well as higher daily ATM limits 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 just 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 actually 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:  
February 18, 2012**

- All banking offices open under the name First National Bank.
- You gain access to the full range of products and services offered by First National Bank.
- Visit a local office 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 Parkvale 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

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## OUR PLEDGE

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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.

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



Vincent J. Delie, Jr.  
President, 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

Parkvale Bank to First National Bank.

#### ENSURING A SEAMLESS TRANSITION

## Accessing Your Accounts

### Parkvale Bank Offices

Parkvale Bank offices will close at their normally scheduled closing times on Friday, February 17, 2012, 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, February 18, 2012, or Tuesday, February 21, 2012.

- You will have access to our full range of banking services at more than 260 First National Bank offices and 300 ATM machines in Pennsylvania, Ohio and West Virginia.
- Please note that on Tuesday, February 21, 2012, you can begin to benefit from First National Bank's **Same Day Banking, All Day**, which eliminates cut-off times for posting your transactions. You'll gain convenience and quicker access to your money because all deposits made before the end of each business day are credited to your accounts that day.

### VISA® Business Check Cards

You will continue to use your Parkvale Bank Business Check Card to access your First National Bank accounts.

- You can use your existing Parkvale Bank Business Check Card at any former Parkvale Bank or First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- During the weekend beginning February 17, 2012, balance inquiry will not be available. The balance inquiry feature will be restored by Tuesday, February 21, 2012.
- Beginning 4:00 AM on Friday, February 17, 2012, there may be a short period of time that day where authorization service is disrupted and transactions are declined.

**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 services, which provide access to your account information 24 hours a day, 7 days a week, can be accessed as usual beginning Tuesday, February 21, 2012, 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 (business) number.
- You can change your personal identification number any time after your initial call.
- If you are unable to access an account you previously accessed, please contact our Customer Service Center at 1-800-555-5455.
- 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**

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

8:00 AM - 5:00 PM, Saturday

 **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 FREE 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 and Bill Pay

### Free 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 February 6, 2012, explaining how to access your online accounts after February 21, 2012.

- You will have access to the same accounts at First National Bank as you did at Parkvale Bank. If you cannot view an account you previously could view, please contact our Customer Service Center at 1-800-555-5455. Non-owners and non-signers will not have account access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Parkvale Bank 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.
- Please print transaction records prior to February 17, 2012. They will not be available online after that date.

### Free Online Bill Pay

If your business currently uses Online Bill Pay, you automatically will be enrolled in First National Bank's Free 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 Free Online Bill Payment service:
  - Payment and vendor information
  - Automatic and future-dated payments
- We recommend you print your vendor list and currently scheduled payments prior to Friday, February 17, 2012, to validate that all information is transferred to First National Bank's Bill Pay service, as well as your payment history.

**ENSURING A SEAMLESS TRANSITION**

## Deposit Accounts

**Your Checking and Savings Accounts**

To create a seamless banking environment, we will automatically transition your Parkvale Bank account(s) into comparable accounts with First National Bank. You may continue to use your 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 on or after February 21, 2012, 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 following the conversion date of February 21, 2012, 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 Parkvale Bank will show a record of transactions through Friday, February 17, 2012. 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.
- If you currently receive check images of paid checks with your statements, that service will continue. In addition, 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.
- If you currently have a combined statement sent to you, that service will continue.



**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 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
- After February 21, 2012, 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.

**Visa Business Credit Cards**

You can continue to use your Parkvale Bank Visa Business Credit Card for purchases and cash advances as you do today. The same terms and conditions will apply.



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.

## Same Day Banking All Day

**Same Day Banking, All Day**  
gives you faster access to your  
deposits for improved cash flow  
and simplified record keeping.  
Eliminates cut off times for  
posting your transactions.

### 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 actually saves you money because you pay no monthly account fees. You can also save time by accessing your accounts through FNB Online Banking with Free Bill Pay. Accessing your money after hours is as simple as using 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 fewer than average 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. In conjunction with your Business Analysis Checking, 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 an affordable and convenient business checking account and unsecured line of credit, and 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 heavy transactions, 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 and is tied to PLGIT. Business managers can eliminate costly wire transfers and benefit from a high yield on available funds without manually tracking daily balances.

### **WorkPlace Checking**

Take advantage of an additional employee benefit program that you can offer at no cost to your employees. A WorkPlace Coordinator will be available to assist your employees and conduct educational seminars as often as you'd like.

### **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 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.

**Payroll that is secure, convenient and immediate – now that's an option worth considering.**

# 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 February 21, 2012, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current Parkvale Bank Business Checking Account	Your New First National Bank Business Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid
Business Interest Checking Sole Proprietor NOW Checking	<b>Business Interest Checking</b>	\$2,000 Minimum or \$4,000 Average Daily Balance	\$20.00 Deposited Items = \$0.16 Deposit Ticket = \$0.45 Paid Checks \$0.20 Electronic Items = \$0.16	Yes
Public Funds State & Municipal Checking State & Municipal Interest Checking	<b>Preferred Interest Checking</b>	\$0	\$0	Yes
Business Account Analysis/Commercial Investment Sweep Commercial Checking	<b>Business Account Analysis/ Commercial Investment Sweep</b>	\$0	\$20.00 Deposited Items = \$0.16 Deposit Ticket = \$0.45 Paid Checks \$0.20 Electronic Items = \$0.16	No
Non-Profit Regular Checking	<b>Non-Profit Checking</b>	\$100 Minimum	\$5.00 Deposited paid or electronic items = \$0.30	Yes
Free Business Checking Small Business Checking Business Checking Sole Proprietor Demand Checking	<b>Free Small Business Checking</b>	\$100	Deposited paid or electronic items > 150 = \$0.30	Yes

Monthly Statement	ATM/Debit Card	FNB-Online Banking	Benefits
Yes, with check safekeeping	Yes	ExecuBanc Available	Make the most of your money with a checking account that pays interest on your account balance.
Yes, with check safekeeping	Yes	Available	Preferred interest checking earns interest, and a free business Debit Card is available.
Yes, with check safekeeping	Yes	ExecuBanc 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. Balances above a predetermined threshold will sweep into an account secured by U.S. Government and Agency Securities.
Yes, with check safekeeping	Yes	Available	Allows non-profit organizations to earn interest; free business Debit Card available.
Yes, with check safekeeping	Yes	Available	A free business account to meet the needs of small organizations that have relatively low account activity. Free business Debit Card available.



*“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

# Making 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 that is tied to PLIGIT. Convenient online access allows you to transfer funds between this account and other First National Bank accounts. You also have limited 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. First National Bank’s competitive CD rates result in a higher return than other deposit accounts, the added convenience of automatic renewal and the automatic deposit of earned interest back into your CD. You can also enjoy flexible terms on a CD for your business or personal IRA.

### **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 Lawyer’s Trust Accounts) fulfill the account requirement for attorneys who receive client funds. There are no minimum balance requirements.

# 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 February 21, 2012, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current Parkvale Bank 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	<b>Business FirstRate Money Market</b>	\$5,000 Average	\$10.00	Tiered variable rate, compounded monthly	Yes, with check safekeeping	Yes	Available	This interest bearing money market account with limited check writing capabilities and tiered interest levels means you earn more on higher balances.
IOLTA	<b>IOLTA</b>	\$0	\$10.00 if the interest earned on the account is greater than or equal to \$10.00	Yes	Yes, with check safekeeping	No	ExecuBanc Available	An interest bearing demand deposit account established by lawyers for the purpose of depositing their client's funds.

\*FNB account maintenance and transaction fees will not be assessed until March 1, 2012.



*“My Commercial 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 Commercial Relationship Managers 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 evidence of work progress is furnished.

### **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 just 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.

### **Letters of Credit**

Letters of Credit are a vital resource in helping your business facilitate the flow of goods and payments across international and domestic boundaries. When transactions involve uncertainties about creditworthiness, language, currency differences or trade practices, First National Bank can assist with Letters of Credit.

### **Asset Based Lending**

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. Commercial Leasing, 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**

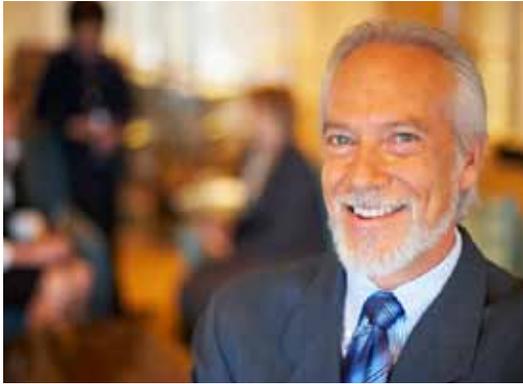
F.N.B. Capital Corporation, a wholly owned merchant-banking subsidiary of F.N.B. Corporation, provides flexible financing solutions to small and middle-market owners, sellers and managers through subordinated debt and private equity. We specialize in providing \$2 million to \$9 million of capital for management buyouts, leveraged buyouts, growth capital and intergenerational transfers of business ownership.



F.N.B. Commercial Leasing



F.N.B. Capital Corporation



*“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

The F.N.B. Wealth Management Group 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 among the individuals, families, entrepreneurs and companies we serve. Our integrity and our commitment to personalized service makes all the difference.

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. From plan election, daily administration, distributions and tax reporting, F.N.B. Wealth Management's trusted advisor role means success for your company.

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.

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 advisor
- County, municipal and government agencies
- Endowments and foundations
- High net worth investors
- Hospitals
- 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)
- 401(k)s
- 529 Plans
- Long-Term Care
- Life 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 offered through LPL Financial, member FINRA/SIPC. Certain insurance products offered through LPL Financial or its licensed affiliates.





## 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**

## 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 our 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.

## 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** 



### **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. In conjunction with your Business Analysis Checking account, the Sweep Account provides a perfect solution to make the best use of your cash flow.

### **ACH Direct**

The ACH (Automated Clearing House) Direct System is designed to provide your company with a quick and efficient method of transmitting electronic credit and debit ACH transactions and payroll processing.

### **Lockbox**

If you receive regular payments from your customers, a Lockbox allows your customers to send these payments directly into a First National Bank post office box. All funds are then deposited daily into your account, providing you immediate credit of funds. You can also reduce processing costs and eliminate costly errors.

### **Positive Pay**

If you have a high 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, and we detect items that do not match. We then generate a daily exception report for your review.

### **Merchant Services**

We make it easy for your business to accept and process debit and credit cards. You can select the option that works for you, whether its 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, which saves 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 enables you to work more efficiently with a competitive rate and no annual fee. Conveniently pre-set individual credit lines for your employees help you control expenses. Separating business and personal expenses will also reduce frustration at tax time. Enjoy payment flexibility, great customer service and true business benefits with our Solutions Business Credit Card.

**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.

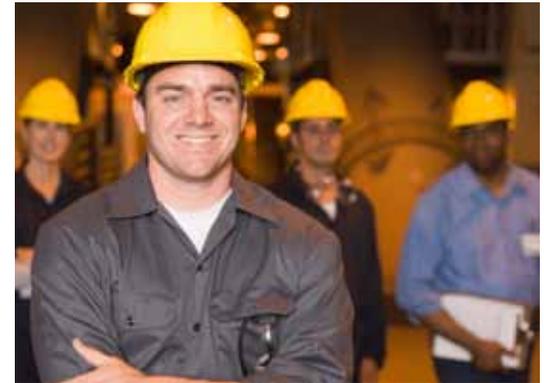
When you offer WorkPlace Banking from First National Bank, your employees gain many banking advantages in addition to direct deposit. You can provide great employee perks at no cost:

- No minimum balance requirement
- No foreign ATM fees from First National Bank, and a \$10 credit on fees charged by other banks
- Free checks and unlimited checkwriting privileges
- VISA® Debit Card
- Free Online Banking with free Online Bill Pay
- Check safekeeping with detailed monthly statements
- Interest rate discounts on new loans using automatic loan payment
- Rate bonuses on any new CD
- Discounts on mortgage or home equity loan closing costs
- Free standard small safe deposit box

## 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 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 free 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. With more than 260 locations, 24-hour FNB-Online Banking, 300 ATM locations and convenient Telephone Banking, you'll have access to your accounts at virtually 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 compete in today's competitive marketplace.

**Special Mortgages**

Whether you are purchasing a new home, refinancing your current home or just 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.

**Internet 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           | Make loan payments                    |
| View account history             | Verify ATM or Debit Card transactions |
| Send wires and ACH transactions* | Transfer funds                        |

\*Available only with ExecuBanc™

**First Desktop Banker**

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**First National Bank Business Check Card**

Faster, easier and more secure than writing a check, the First National Bank Business Check Card offers the convenience of a credit card without the monthly bills or high interest rates. Accepted at millions of places worldwide, your Business Check Card gives you access to your cash at any ATM where you see the VISA® or PLUS logo. Remember, we will never charge you a fee for using one of First National Bank's more than 300 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](http://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. First National Bank offers same-day processing, one way to put your money to work immediately. 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 260 banking offices and 300 ATMs across 49 counties:

### ALLEGHENY COUNTY, PA

4th & Wood  
 Allegheny Professional Building (2)  
 Bethel Park  
 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 Twp  
 McCandless  
 Millvale  
 Monroeville (2)  
 Moon Township  
 Mount Washington  
 Murray Ave  
 Natrona Heights  
 Noble Manor  
 North Allegheny  
 North Hills  
 Observatory Hill  
 One Oliver Plaza  
 Pittsburgh North Side  
 Pleasant Hills  
 Robinson Township (2)  
 Ross Park  
 Sewickley  
 Shadyside  
 South Park  
 Squirrel Hill  
 Verona  
 Village Square  
 West Mifflin  
 West View  
 Wexford  
 • 7-Eleven  
 • Duquesne Incline  
 • Fiserv  
 • Mount Oliver  
 • Municipal Courts  
 • Tarentum

### ARMSTRONG COUNTY, PA

Kittanning  
 Rural Valley

### BEAVER COUNTY, PA

18th Street  
 Aliquippa  
 Beaver  
 Chippewa  
 Koppel  
 New Brighton  
 Northern Lights

### BEDFORD COUNTY, PA

Bedford  
 Everett  
 North Richard Street  
 Saxton  
 Schellsburg

### BELMONT COUNTY, OH

Bridgeport  
 Shadyside

### BERKS COUNTY, PA

Reading

### BLAIR COUNTY, PA

Downtown Hollidaysburg  
 Duncansville  
 Eldorado  
 Greenwood  
 Hollidaysburg  
 Martinsburg  
 Morrison's Cove Home  
 Plank Road  
 Roaring Spring  
 Tyrone  
 Wehwood  
 Williamsburg  
 • General Store (Williamsburg)  
 • Hollidaysburg A-Plus

### BRADFORD COUNTY, PA

• Pump N Pantry Canton

### BROOKE COUNTY, WV

Follansbee  
 Wellsburg  
 • Brook Plaza

### BUTLER COUNTY, PA

Butler Commons  
 Cranberry  
 Harrisville  
 Plaza  
 Portersville  
 Prospect  
 Sarver  
 Seven Fields  
 Slippery Rock

### CAMBRIA COUNTY, PA

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

### CENTRE COUNTY, PA

Allen Street  
 Allen Street Drive Up  
 Bellefonte  
 Boalsburg

Bristol Avenue  
 Centre Hall  
 Foxdale Village  
 Hills Plaza

Lemont  
 Milesburg  
 Millheim  
 North Atherton  
 Port Matilda  
 Snow Shoe  
 The Village at Penn State  
 Westerly Parkway  
 • Snow Shoe Exxon

### CLINTON COUNTY, PA

Lock Haven  
 Loganton  
 Mill Hall  
 • Loganton Country Store  
 • Hogan Blvd Hills Plaza  
 • Penn's Cave

### COLUMBIA COUNTY, PA

• Dunkin Donuts Bloomsburg

### CRAWFORD COUNTY, PA

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

### CUMBERLAND COUNTY, PA

Camp Hill

### DAUPHIN COUNTY, PA

Harrisburg

### ERIE COUNTY, PA

Airport  
 Corry  
 Girard  
 Grandview  
 Harborcreek  
 North East Drive Up  
 North East Main (Sanders)  
 State Street  
 Summit  
 West 8th Street  
 West Ridge  
 • Erie County Prison

### FAYETTE COUNTY, PA

Brownsville  
 Chalk Hill  
 Cherry Tree  
 Giant Eagle  
 Indian Head  
 Masontown  
 Uniontown

### GAUGA COUNTY, OH

Chardon  
 Chesterland

### GREENE COUNTY, PA

Dry Tavern  
 Waynesburg

### HUNTINGDON COUNTY, PA

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

### INDIANA COUNTY, PA

Clymer

### JEFFERSON COUNTY, OH

Hollywood Plaza  
 Wintersville

### JUNIATA COUNTY, PA

Mifflin  
 Thompsontown

### LACKAWANNA COUNTY, PA

Carbondale Main  
 Carbondale Satellite  
 Clarks Summit  
 Dickson City  
 Eynon  
 Spartansburg  
 Simpson  
 • Moses Taylor Hospital

### LAKE COUNTY, OH

Mentor

### LAWRENCE COUNTY, PA

Call's Plaza  
 Laurel  
 Neshannock  
 New Castle  
 New Wilmington

### LUZERNE COUNTY, PA

Drums  
 Hazleton  
 Mountain Top  
 Nanticoke  
 Pikes Creek  
 Wilkes Barre Arena  
 • Benco  
 • Pump N Pantry Hunlock Creek  
 • The Variety Shop

### LYCOMING COUNTY, PA

Hughesville  
 Maynard Street  
 Montoursville  
 Newberry  
 Williamsport  
 • Bodart's Book Store  
 • Penn College  
 • Squire Hayes

### MAHONING COUNTY, OH

Austintown  
 Boardman  
 Campbell  
 Federal Plaza  
 Market Street

### MERCER COUNTY, PA

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

### MIFFLIN COUNTY, PA

Burnham  
 Fort Granville  
 Lewistown  
 Reedsville Crossing  
 • Lewistown Hospital  
 • Service Mart  
 • Weis Plaza

### MONROE COUNTY, PA

Tannersville  
 • Pump N Pantry Stroudsburg

### NORTHUMBERLAND COUNTY, PA

Northumberland  
 Shamokin  
 Sunbury  
 Watsontown

### SCHUYLKILL COUNTY, PA

McAdoo  
 Pottsville  
 Shenandoah  
 • Mountain Valley Golf Course

### SNYDER COUNTY, PA

Selinsgrove  
 Middleburg  
 Shamokin Dam  
 • Dunkin Donuts Hummels Wharf  
 • Pine Street  
 • Susquehanna College

### SOMERSET COUNTY, PA

Berlin  
 Boswell  
 Confluence  
 Davidsville  
 Meyersdale  
 New Centerville  
 Rockwood  
 Salisbury  
 Somerset East  
 Stoystown  
 Windber

### SULLIVAN COUNTY, PA

• Pump N Pantry Dushore

### SUSQUEHANNA COUNTY, PA

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

### TIOGA COUNTY, PA

• Pump N Pantry Lawrenceville  
 • Pump N Pantry Tioga

### TRUMBULL COUNTY, OH

Brookfield  
 Hubbard  
 Liberty

### UNION COUNTY, PA

Lewisburg  
 New Berlin  
 Plaza 15

### VENANGO COUNTY, PA

Franklin  
 Oil City  
 • Shop 'N Save  
 • UPMC Seneca

### WAYNE COUNTY, PA

Lakewood

### WASHINGTON COUNTY, PA

Peters Township

### WESTMORELAND COUNTY, PA

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  
 • East Pittsburgh Street  
 • Wayne's Market

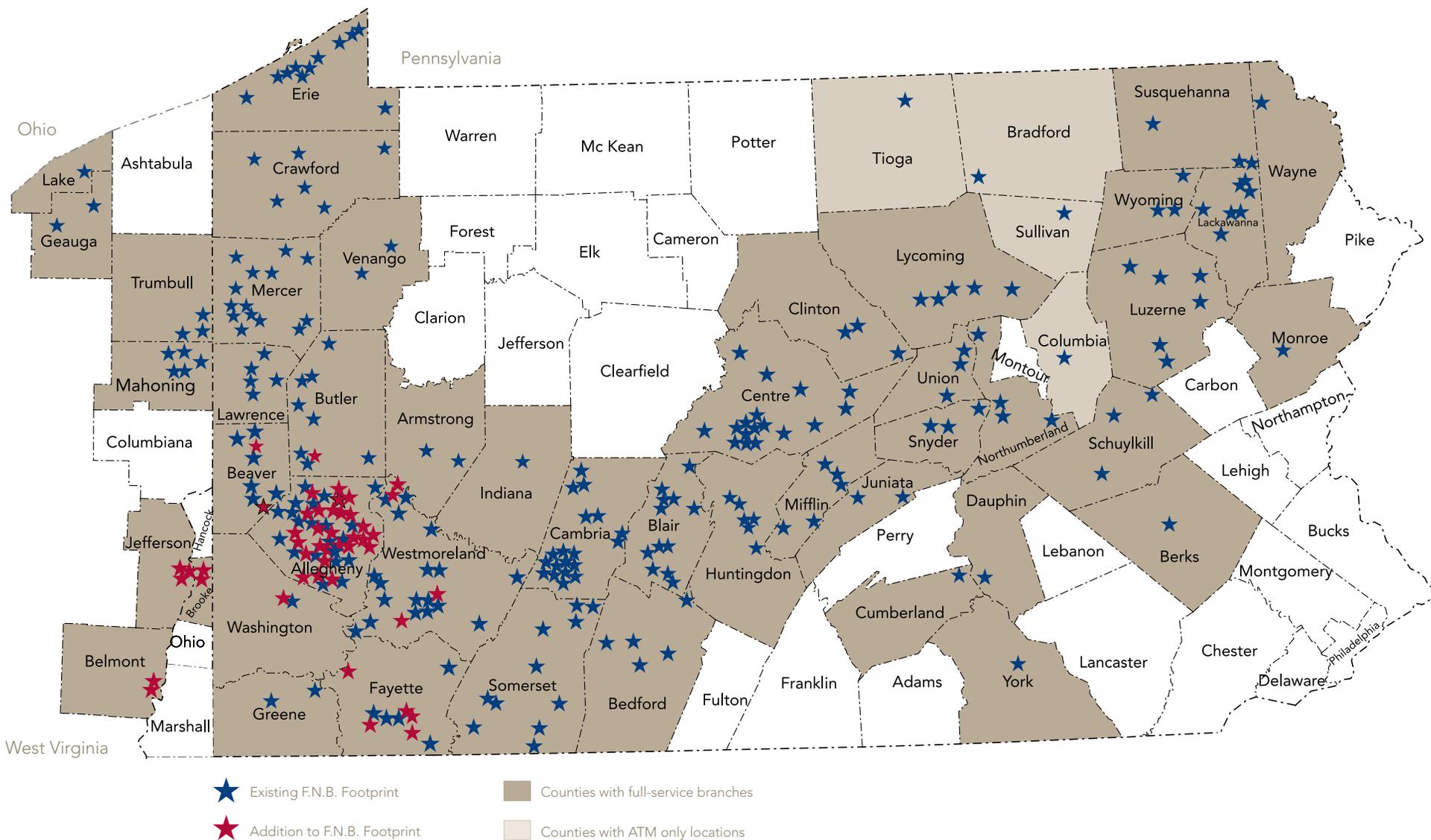
### WYOMING COUNTY, PA

Lake Winola  
 Nicholson  
 Tunkhannock  
 • Pump N Pantry Lake Winola  
 • Pump N Pantry Nicholson  
 • Pump N Pantry Tunkhannock (2)

### YORK COUNTY, PA

York

• Indicates ATM only location.



Serving you with more than **260** banking offices and **300** ATMs across **49** 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**

Bank products are

 EQUAL HOUSING LENDER, MEMBER FDIC

NYSE : FNB

unless otherwise noted.

