



Dear Valued Customer,

It is my privilege to share with you that First National Bank and Parkvale Bank have successfully forged a partnership that promises to enhance your banking experience. Parkvale Bank has had a rich history of serving the financial needs of the residents of Pennsylvania, Ohio and West Virginia. While the name has changed, the tradition has not.

First National Bank was established in Western PA in 1864, so we've had time to get to know the industries, the economy and the people of this region. I want to personally welcome you to the FNB Family, and assure you that our primary goal is to provide the highest level of service as we help you achieve your financial goals. As a valued customer, you deserve to understand exactly what this transition means to you.

We have compiled the enclosed Welcome Guide to introduce the full range of financial resources available to you, along with key account instructions to ensure that you enjoy a seamless banking transition. On February 21, 2012, you will have full access to more than 260 convenient banking locations and more than 300 ATMs, as well as the expanded array of financial products and services detailed in our Welcome Guide.

We invite you to consider whether this is the right time to consolidate your accounts to take advantage of First National Bank's comprehensive financial solutions. Stop by any of our branches, visit our website or call us at 1-800-555-5455 to learn more about our commitment to serving you. We look forward to being your bank of choice.

Regards,

Vincent J. Delie, Jr.
President, 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.



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

