



First National Bank

Dear Valued Customer,

It is a privilege to welcome you to First National Bank (FNB). We are looking forward to our upcoming merger with Yadkin Bank. Although initially following the merger we will continue to operate under the Yadkin Bank and NewBridge Bank trade names, you can expect that we will complete the data system conversion in mid-March 2017, which is necessary for us to formally transition your accounts to First National Bank. Once the transition is complete you will continue to enjoy business as usual, with local leadership, local decisions and access to the same locations and quality services you receive today.

Should the anticipated conversion date or any date referenced in the enclosed Welcome Guide change, we will promptly notify you directly in a separate mailing.

Between now and the official conversion, you may begin to see the FNB name on documents and disclosures that you receive and can look forward to upgrades in your branch locations as we prepare to apply FNB signage and branding. In addition, you may begin to receive other account-specific communications from FNB.

In the meantime, we have compiled the enclosed Welcome Guide to introduce you to our full array of financial resources and to key instructions to ensure that you enjoy a seamless banking transition. When the conversion is complete, you will continue to experience decisions made by experienced professionals who live and work in your communities. On March 13, 2017, you can also look forward to gaining full access to more than 400 convenient FNB banking locations and over 550 ATMs, along with a comprehensive range of financial products and services. This includes a suite of online and mobile banking tools at the leading edge of innovation in our industry, such as CardGuard™ mobile debit card controls, Touch ID, instant balances, online and mobile Popmoney person-to-person payments, remote deposit capture capabilities for consumers and businesses and many other features.

Personally, I want to share how excited we all are to welcome you to FNB. It is our intention to complete the transition of your account with no disruption in service, and we look forward to the opportunity to begin serving you as a premier regional bank in the Mid-Atlantic and Southeast. I encourage you to explore fnb-online.com to learn more about FNB and the products, services and unique culture that will be available to you in the near future.

We're happy to serve you.

Welcome to First National Bank!

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

fnb-online.com | 1-800-555-5455

 EQUAL HOUSING LENDER, MEMBER FDIC