



Press Release

First National Bank Achieves Another First in Region with Introduction of Same Day Banking, All Day

Hermitage, PA – January 17, 2007 – First National Bank of Pennsylvania is the first major bank in the Pennsylvania and northeast Ohio region to offer expanded deposit convenience to its customers. With the new Same Day Banking, All Day, which takes effect today, customers can receive same day credit for deposits made at any First National Bank branch during the branch business hours. Customers will see the added convenience of having same day availability to simplify their recordkeeping, while reaping the quicker service at our teller windows since they will remain open all day.

“At First National Bank, customer convenience is a priority,” said Jonathan Roberts, Executive Vice President of Retail Banking for First National Bank. “That’s why we are so pleased to be the first major bank within our region to bring Same Day Banking, All Day to our customers in our market.”

With Same Day Banking, All Day, transactions made at any First National Bank branch will be posted at the end of the business day, instead of at an earlier mid-day cutoff time like many other banks. This means that any customer who makes a deposit in person at First National Bank during the branch business hours will have their deposit posted that same day instead of the following business day. With Same Day Banking, All Day, the advantage to business customers is getting the checks deposited the same day, before the ledger deadline. This is a significant key to improving availability of funds and recordkeeping.

“Without Same Day Banking, All Day, customers may wait a full day to receive access to their funds if they cannot make it to a bank prior to the cutoff time,” noted Jonathan Roberts. “With First National Bank, customers no longer have to worry about getting to the bank before 3:00. As long as the transaction is made before the branch closes, they receive credit that same day, eliminating the need to rush to the bank during the most productive times of the business day.”

“This is another first for First National Bank in that we have been first to offer innovative new services that make doing business easier for our customers. In 2005 we were the first to offer the convenience of remote deposit with First Desktop Banker,” added Gary Roberts, President and Chief Executive Officer of First National Bank. “Again we have demonstrated that First National Bank is small enough to offer personalized service, yet large enough to lead our region in innovative services and products.”

About First National Bank

First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), operates 154 branches in Pennsylvania and Ohio and loan production offices in Florida.

About F.N.B. Corporation:

F.N.B. Corporation, headquartered in Hermitage, PA has total assets of \$6.1 billion. F.N.B. is a leading provider of banking, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, including its Legacy Bank and Legacy Trust Company Divisions, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, and Regency

Finance Company. It also operates consumer finance offices in Tennessee and loan production offices in Florida.

Mergent Inc., a leading provider of business and financial information on publicly traded companies, has recognized F.N.B. as a Dividend Achiever. This annual recognition is based on the Corporation's outstanding record of increased dividend performance. The Corporation has consistently increased dividend payments for 34 consecutive years.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol FNB. Investor information can be obtained on F.N.B.'s website at <http://www.fnbcorporation.com>.

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