

Earn up to \$1,000 Small Business checking promotional offer disclosure:

This promotional offer is limited to new First National Bank (FNB) small business checking customers who are residents of Washington, D.C., Maryland, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia or West Virginia and may be redeemed at fnb-online.com or in-person at an FNB branch. A \$50 minimum deposit is required when opening a checking account online. Offer valid for new small business checking accounts opened June 9 through December 15, 2023.

To receive up to a \$1,000 direct deposit reward, the following conditions must be satisfied: 1) Open a new FNB Compak Business Checking or a Small Business Financial Solutions checking account; 2) Deposit a minimum of \$5,000 to \$14,999.99 in new money and maintain a minimum calculated current balance of \$5,000 for 60 days (to earn \$300), or deposit \$15,000 or greater in new money and maintain a minimum calculated current balance of \$15,000 for 60 days (to earn \$600). The deposits must be made within the first 30 days of opening the account. New money is defined as funds that are not currently held in accounts, investments, or other products at FNB. The maximum amount allowed if funding the new deposit account with a credit card is \$100; 3) Make 20 qualifying transactions (including, but not limited to: online banking debit, ATM transfer/ATM withdrawal, point-of-sale (POS) debit, Foreign ATM transfer/withdrawal, Zelle®, check, ACH debit, POS recurring debit, Demand Deposit Account teller/ITM withdrawal, online international outgoing wire, outgoing wire – domestic, outgoing wire – international) within 90 days of opening the account (including but not limited to POS transactions that settle and post to your account within the 90-day period) to earn another \$200; and 4) Enroll in Online Banking within 90 days of account opening to earn another \$200. Complete all four requirements to qualify for the reward payout of up to \$1,000.

The offer is non-transferrable and subject to change, termination or withdrawal without prior notice. Offer may be terminated or extended based on response. The offer does not apply to multiple small business checking accounts, existing FNB small business checking accounts or accounts converting to another small business checking account. Checking account rewards are limited to one per Social Security Number or Employer Identification Number per twenty-four (24) month period. FNB employees and/or members of their household are not eligible for this promotion. FNB may offer multiple promotions at one time. Even if you meet the requirements for multiple promotional offers, you are only eligible for and will receive one promotional reward offer. Checking accounts closed by the customer within 180 days of opening are subject to a \$50 account early closing fee. In the event we determine that your account does not meet the eligibility criteria, that the activity in your account does not qualify to meet the required conditions, is not in good faith or otherwise undermines the spirit or intent of the promotion, we will not be obligated to credit your account with the reward payout.

PROMO CODE: SB100023SB

Offer Ends: 12/15/23

Offer available at [FNB-online.com](https://fnb-online.com) and in-person at FNB branches in Washington, D.C., Maryland, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia and West Virginia.

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