

Earn \$800 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 July 1 through December 31, 2024.

To receive an \$800 direct deposit reward, the following conditions must be satisfied: 1) Open a new Free Business Checking, FNB Compak Business Checking, Business Analysis Checking, Small Business Financial Solutions Checking, Business Interest Checking, Non-Profit Checking, Non-Profit Interest Checking, Business Banking Sweep or Preferred Interest Checking account; 2) Deposit a minimum of \$10,000 in new money. The deposit 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 of credit card funding is \$100. In addition to the foregoing conditions, the account must have an average minimum balance of \$10,000 at 6 months (180 days) after the initial 30 days to receive a payout of \$800.

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. Payouts will be completed within 15 days after the 180-day period. 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 may only 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, or 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: SB8002407

Offer Ends: 12/31/24

Offer available at fnb-online.com and in person at FNB branches in Washington, D.C., Maryland, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia and West Virginia.

Member FDIC