

Earn a Merchant Services credit of up to \$500 with this promotion. Please refer to below disclosure:

This promotional offer is limited to current customers of First National Bank (FNB) who are residents of Pennsylvania, West Virginia, Ohio, North Carolina, South Carolina, Washington D.C., Virginia, or Maryland and do not have a Merchant Services account with FNB. Offer may be redeemed at fnb-online.com or in branch. Offer valid for new Merchant Services accounts opened May 1, 2025, to May 1, 2026.

Promotional offer consists of Merchant Services statement credits up to \$500, subject to the eligibility criteria and conditions set forth below.

To receive a \$200 general Merchant Services statement credit, the following conditions must be satisfied: 1) Open a new Business First Checking account and 2) Process \$50 in card transactions within the first full billing cycle.

Additional statement credits may be earned based on overall card processing volume within the first three billing cycles. To receive an additional \$100 Merchant Services statement credit, process \$10,000 within the first three billing cycles. To receive an additional \$200 Merchant Services statement credit, process \$25,000 within the first three billing cycles.

Maximum statement credit for this offer is a cumulative \$500.

Example scenario:

Customer opens a new Merchant Services account and meets the conditions above. In the first week of processing, Customer achieves the \$50 card transaction processing mark and is credited \$200 the following month's billing cycle. Over the next five weeks the Customer processes an additional \$30,000 in card transaction volume. Customer is then credited the remaining \$300 in statement credit within two billing cycles. In total, Customer received the maximum statement credit of \$500.

Offer is non-transferable and subject to change without prior notice. Offer may be terminated or extended based on response. Offer does not apply to multiple Merchant Services accounts, existing FNB business accounts, or accounts converting to another business checking account. Merchant Services statement credits are limited to one promotional offer per business per calendar year. 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. Fees could reduce the credits on

the account. See the Business Fee Schedule, which is available at any FNB branch, for further information on fees applicable to this account. To the extent required by law, FNB will report the value of this reward to the IRS on Form 1099 MISC. Any applicable taxes are the responsibility of the account holder. 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. FNB may determine at its sole discretion not to pay a promotional offer reward for an account that appears to be opened for the primary purpose of receiving the reward payout and not for any other genuine banking purpose(s).

REDEMPTION CODE: Reference code FNBBusinessWin when seeking to redeem the promotional offer in-person with an FNB employee. To redeem online at fnb-online.com, you must add the offer to the shopping cart and proceed to checkout when opening your account. Offer Ends: May 1, 2026

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Member FDIC