



\$200 Merchant Services account statement credit

Get a \$200 Merchant Services account statement credit after achieving \$1,000 in settled card transactions in your account.

Offer valid for new Merchant Services accounts opened August 1, 2024, through December 31, 2024. A new Merchant Services relationship is defined as a new, unique Tax ID brought to FNB for a Merchant Services account. The Account must be opened during the promotional period, but the processing threshold can be reached outside of the above-specified dates. The account credit will post within two statement cycles following the month in which the required processing volume is reached.

To qualify for the statement credit, customers must have an existing Business Checking account (or open a new Business Checking account) and 1.) Open a new Merchant Services account (does not apply to Transfreedom Accounts) 2.) Obtain \$1,000 or more in settled card transactions in their Merchant Services account within 6 months (180 days) of account approval and 3.) Maintain an open/active FNB Merchant Services account and connected FNB Business Checking account through receipt of the promotional credit.

The offer excludes existing Merchant relationships that add new locations (whether under the same TIN or new TIN). Merchant relationships that cancel or close accounts, and then reopen a new Merchant Services account that would ordinarily qualify for the promotion, are ineligible for the offer until at least one (1) year has elapsed since cancellation or account closure.

Offer is non-transferable and subject to change without prior notice. Offer may be terminated or extended based on response. FNB employees and/or members of their household are not eligible for this promotion. Checking accounts closed by the customer within 180 days of opening are subject to a \$50 account early closing fee except for the eStyle Account, which has no closing fee. Fees could reduce the earnings on the account. See the Fee Schedule, which is available at any FNB branch, for further information on fees applicable to this account. Chargebacks that occur within the promotional period are calculated against the total settled transaction dollars. 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.

Offer Ends: December 31, 2024

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