First National Bank

Earn up to $600 Checking Promotional Offer Disclaimer:

*Present this promotional offer when opening a new FNB personal checking account (Freestyle, Mystyle, Lifestyle or Premierstyle). A $50 minimum deposit is required when opening an account online. To receive the $400 direct deposit reward, the following conditions must be satisfied: 1) Set-up and have a qualifying direct deposit(s) totaling $2,500 made to your new personal checking account within the first 90 days after account opening; and 2) your account must be in good standing once the above conditions are satisfied. Then your $400 reward will be credited to this open account within 15 business days following the 90 days after account opening. Your qualifying direct deposit(s) needs to be an electronic-type deposit, similar but not limited to, paycheck or pension from your employer, government benefits (such as Social Security), or other affiliated depositors. To receive the $200 reward, 15 customer initiated debit transactions must be made from your new personal checking account within the first 90 days after account opening; debit transactions could include POS, PIN, ATM withdrawals, transfers to other accounts, mobile banking, online bill pay, wire transfers, personal checks, and Zelle; 2) your account must be in good standing once the above conditions are satisfied. Then your $200 reward will be credited to this open account within 15 business days following the 90 days after account opening. Offer valid for new personal checking accounts opened September 28, 2020 through November 14, 2020. Offer subject to change without prior notice and may be terminated or extended based on response. Offer does not apply to multiple checking accounts. Existing FNB checking accounts or accounts converting to another personal checking account are NOT eligible for this offer. You can receive only one new checking account reward related offer per household per calendar year; bank employees and members of their household are not eligible for this promotion. FNB may offer multiple promotions to its customers at one time. Even if you met the requirements for multiple promotional offers you are only eligible for and will receive one promotional reward offer. Checking accounts closed by customer within 180 days of opening are subject to a $50 account early closing fee. Premierstyle and Lifestyle Checking do accrue interest based on balance, for example: Premierstyle 0.01% Annual Percentage Yield (APY) for balances of $1,000-$9,999.99; 0.01% APY on balances of $10,000-$14,999.99; 0.01% APY on balances of $15,000-$24,999.99; 0.01% APY on balances of $25,000-$99,999.99; 0.01% APY on balances of $100,000+; Lifestyle 0.01% APY on balances of $2,500-$9,999.99; 0.01% APY on balances of $10,000-$14,999.99; 0.01% APY on balances of $15,000-$24,999.99; 0.01% APY on balances of $25,000-$99,999.99; 0.01% APY on balances of $100,000+. Interest rates are variable and rate tiers are good as of August 17, 2020. The rate may change after the account is opened. Fees could reduce the earnings on the account. See the Consumer Fee Schedule for further information on fees applicable to this account which is available at an FNB branch. To the extent required by law, First National Bank 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 that we determine in our sole discretion that your account does not meet the eligibility criteria or the activity on your account does not qualify to meet the required conditions, we will not be obligated to credit your account with the reward payout.

Offer available in the following geographical locations: Cuyahoga County in OH

PROMO CODE: DM6000920
Offer Ends: November 14, 2020

NYSE: FNB **Member FDIC**