



Penguins® Power Play Package

Key Features

Penguins®-branded personal checks ¹

Penguins®-branded VISA® debit card

Penguins®-branded VISA® credit card ²

- Earn 1% cash back on all qualified purchases
- Cash back in \$25 or \$50 increments deposited into your FNB account or choose from an array of retailer gift cards
- Earn double bonus cash back during the first 90 days after account opening

\$25.00 annual fee ³

15% merchandise discount at any PensGear retail shop when you use your Penguins® debit or credit card ⁴

Discounts on select ticket purchases when using your Penguins® debit or credit card ⁵

For more information about FNB's Penguins® Power Play Package benefits, please visit www.fnb-online.com/powerplay.

¹ Checks are not permitted for eStyle Accounts

² Subject to credit approval. No annual fee for credit card only.

³ Annual fee will be charged to your account 30 days after account opening on the last business day of the month and annually thereafter. Annual fee is non-refundable.

⁴ Some restrictions apply. Valid in PensGear stores only. Not valid for online purchases.

⁵ Some restrictions apply. Ticket discounts available for select games only. Visit www.fnb-online.com/powerplay for more details.

Penguins® Power Play Package can be canceled at any time. If you wish to cancel your package stop by your local branch or call 1-800-555-5455, Monday-Friday 8:00 AM – 9:00 PM, Saturday and Sunday 8:00 AM – 5:00 PM.



Earn up to \$400 Checking Promotional Offer Disclaimer:

*Present this promotional offer when opening a new FNB personal checking account (Freestyle, Lifestyle, Premierstyle, eStyle Account, eStyle Plus Account and Workplace First Checking) and get the Penguins Power Play Package. A \$50 minimum deposit is required when opening a checking account online with the exception of the eStyle Account, which is \$25. To receive the \$150 direct deposit reward, the following conditions must be satisfied: 1) set-up and have a qualifying direct deposit(s) totaling \$1,500 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. Or, to receive the \$250 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 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. If you satisfy the conditions for both the \$150 and \$250 rewards stated above, you will only be eligible for and receive the \$250 reward. In addition, you may receive a \$150 reward for sending 10 Online Bill Payments through FNB Bill Pay if the following conditions are satisfied: 1) set-up and have 10 qualifying FNB Online Bill Payments made from 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 \$150 reward will be credited to this open account within 15 business days following the 90 days after account opening. You must enroll in FNB Online Banking to set-up Bill Payees through FNB Bill Pay. Any FNB Online Bill Payments that are dated after the 90-day period will not be included. A bill that is paid by making a transfer between internal or external accounts does not qualify as an FNB Bill Payment. Offer valid for new personal checking accounts opened January 1, 2022, through December 31, 2022. 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 with the exception of eStyle Account, which has no closing fee. Some of our checking accounts do accrue interest based on balance, for example: our Lifestyle Checking account currently pays .01% Annual Percentage Yield on balances of \$2,500 to \$100,000+. Depending on the checking account chosen the rate may vary. Interest rates are variable and are good as of January 1, 2022, and are subject to change at any time. Fees could reduce the earnings on the account. See the Consumer 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 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.

Check with your local FNB branch for participating locations.

PROMO CODE: PEN4000121

Offer Ends: December 31, 2022

NYSE: FNB

Member FDIC