



**Earn up to \$150 Workplace First Checking Direct Deposit promotional offer disclosure:**

This promotional offer is limited to new First National Bank (FNB) customers in Pennsylvania, Ohio, West Virginia, Maryland, North Carolina, Virginia, Washington, D.C., and South Carolina and may be redeemed at [fnb-online.com](https://fnb-online.com) or in person at a First National Bank (FNB) branch. A \$50 minimum deposit is required when opening a checking account. Offer valid for new Workplace First Checking accounts opened January 1, 2025, through January 6, 2026.

To receive the \$150 reward, the following conditions must be satisfied: 1) Make a qualifying direct deposit(s) totaling \$1,500 within the first 90 days after account opening, and 2) Your account must be open and in good standing. Your \$150 reward will be credited to the account within 15 business days following the 90-day period. Your qualifying direct deposit(s) must be an electronic-type deposit, including but not limited to a paycheck or pension from your employer, government benefits (such as Social Security), or other affiliated depositors.

The offer is non-transferable and subject to change, termination or withdrawal without prior notice. Offer 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. Checking account rewards are limited to one per household per 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 will 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. 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 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.

**PROMO CODE:** WFC150DD

**Offer Ends:** January 6, 2026

Offer is available at [fnb-online.com](https://fnb-online.com) and in First National Bank branches in Pennsylvania, Ohio, West Virginia, Maryland, North Carolina, Virginia, Washington, D.C., and South Carolina.

**Member FDIC**