

WELCOME TO FIRST NATIONAL BANK

Providing products and services as unique as the clients we serve

Your guide to key conversion dates and comprehensive financial solutions.



Questions? Stop by your neighborhood First National Bank office or call 800-555-5455.

[fnb-online.com](http://fnb-online.com)

Bank products are  Member FDIC unless otherwise noted. NYSE: FNB



GROWING STRONGER  
TO SERVE YOU BETTER

# WELCOME TO FIRST NATIONAL BANK

First National Bank (FNB) has been helping customers achieve their financial goals since 1864. We are excited about our new partnership with Howard Bank because it gives us the opportunity to build new relationships with customers like you. With products and services as unique as the people we serve, you can look forward to customized financial solutions that are a fit for your individual needs and goals.

This Welcome Guide is designed to help you discover what First National Bank has to offer in addition to important dates and actions required.

You can rely on our Personal Bankers to help you develop a plan to achieve your financial goals. With the professional guidance, support and resources of one of the 50 largest bank holding companies in the United States, you can be certain that your personal plan will continue to work for you.

We understand that even with the best written product and service explanations, sometimes talking with a real person can be helpful. Please feel free to contact our Customer Service Call Center at 800-555-5455, Monday through Friday 8:00 AM – 9:00 PM, Saturday and Sunday 8:00 AM – 5:00 PM, or email us at [FNBCustomerService@fnb-corp.com](mailto:FNBCustomerService@fnb-corp.com) for assistance. We'll also be updating our website with information about the transition to First National Bank. Please visit [www.fnb-online.com/howard](http://www.fnb-online.com/howard).

### CONSUMERS

Consumer Products and Services are outlined in the **BLUE** Consumer Products and Services section.

### BUSINESSES

Business Products and Services are outlined in the **RED** Business Products and Services section.

### Our Pledge

You will have access to an extended network of ATMs and banking locations.

You will have access to new products and services to help you achieve your financial goals.

You will receive the same prompt, courteous customer service you have come to expect.

# CONSUMER PRODUCTS AND SERVICES



- Introduction.....2
- Accessing Your Accounts.....4
- Checking Accounts.....8
- Savings Accounts.....10
- Debit and Credit Cards.....12
- Convenience Banking.....13
- Mortgages and Loans.....14
- Wealth Management and Insurance.....15
- Private Banking.....16
- Business Products and Services .....17
- First National Bank Difference.....31



### Important Dates:

**Saturday, February 5, and Sunday, February 6, 2022**

All Howard Bank locations will be closed to prepare for the transition.

**Monday, February 7, 2022**

All former Howard Bank locations will open for business as First National Bank. You gain access to the full range of products and services offered by First National Bank.

Visit a local office during the week for our Open House and celebrate our commitment to serving you as a First National Bank customer.

## IMPORTANT DATES AND TIMES

FNB Service	What You Should Know	Important Dates	Action Needed
ACH Transfers and Direct Deposits/Debits	Direct deposits and automatic transfers to and from your accounts will continue without interruption.		No action needed.
ATM Card or Visa® Debit Card	If you currently have a Howard Bank Debit or ATM card, you can continue to use your existing card to access your account(s) until the transition to First National Bank. You will receive a new FNB Debit or ATM Card to replace your existing Howard Bank Debit or ATM card in advance of the transition. You will be able to use your new FNB card at any FNB ATM, without a fee for cash withdrawals, transfers and account inquiries, as well as deposits where accepted. After the dates listed at right, we will be replacing your free ATM cash access through the MoneyPass® network with free ATM cash access through the Allpoint® surcharge-free ATM network. Allpoint supports surcharge-free cash access at over 55,000 ATMs worldwide.	Shortly before the transition to First National Bank, you will receive a new First National Bank Debit Card and activation instructions. During the transition to First National Bank, (beginning the evening of Friday, February 4, 2022, until Monday, February 7, 2022), balance inquiries and ATM transfers may not be available.	Activate your new Debit or ATM Card by following the instructions included with your new card.  Once your new card is active, please contact your merchants to re-establish any recurring payments you may have scheduled.
Availability of Deposits	For full details on the First National Bank funds availability policy, check/items processing and overdraft practices that apply to your accounts, please refer to the enclosed Deposit Account Agreement located in the Important Account Information disclosure.		Please refer to the enclosed Important Account Information disclosure.
Branch Banking	In addition to banking at our network of more than 330 convenient offices and approximately 1,000 ATMs, we also offer a variety of other banking options to simplify your money management.	See page 3 of this Welcome Guide for important dates.	Visit a local office during the week beginning Monday, February 7, 2022, for our Open House, and help us celebrate our commitment to you as a First National Bank customer.
CDs	The current rate and terms of your CD(s) will remain the same until the maturity date. Some account numbers may change. If this change affects you, you will receive this information under separate cover.		No action needed.
Checking Accounts	Your checking account will transition to a First National Bank account listed in the chart on pages 8-9. Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or on the next business day if the transfer is scheduled on a weekend or holiday. Also refer to "Availability of Deposits" description above regarding First National Bank's check/item processing and overdraft practices.	See the chart on pages 8-9 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Call Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Checks	You may continue to use your existing checks and deposit slips.	Upon depletion of checks and deposit slips, please order new supplies. See "Action Needed" for reorder information.	When you need to order new checks, you can order directly online, by phone or in person. If you order checks from a source other than First National Bank, please call our Customer Service Call Center at 800-555-5455 to obtain important bank-specific information prior to placing your order.
Consumer and Business Loans or Lines of Credit	The terms of your loan or line of credit will remain unchanged, and fees and late charges will be assessed in accordance with your existing contract unless you receive a separate notification of specific changes. If you have a line of credit, you will receive a monthly First National Bank statement which will provide the new payment address and other details of your account. Payments made by automatic deduction from a deposit account will continue.	Monday, February 7, 2022: After this date, you can make payments at your local First National Bank office or through Online or Mobile Banking.	Make loan payments from your First National Bank checking or savings account by following the prompts when you call 800-555-5455, or mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.
Credit Cards	The terms and conditions outlined in your credit card agreement will remain the same unless you are notified of a change in a separate mailing. Automatic payment will continue without interruption unless you are notified of a change in a separate mailing.	Saturday, February 5, 2022: After this date, if you are interested in applying for a First National Bank Visa® Smart Credit Card, you may do so by visiting <a href="http://www.fnb-online.com/personal/loans-mortgages/personal-loans/personal-credit-cards">www.fnb-online.com/personal/loans-mortgages/personal-loans/personal-credit-cards</a> .	Credit card payments will not be accepted in branch after Friday, February 4, 2022.
Future Dated and Recurring Online Transfers	Online transfers will be converted to First National Bank.		No action needed.
Individual Retirement Accounts (Consumer Only)	Your Howard Bank account will remain the same until maturity. At maturity it will convert to an FNB account that most closely matches your current requirements, features and benefits. IRA statements will be mailed annually in January. Some account numbers may change. If this change affects you, you will receive this information under separate cover.	Saturday, February 5, 2022: First National Bank will become the new custodian of your IRA Plan.	You will receive notification of your new FNB IRA at least 30 days prior to maturity.
Mortgage Loans	The terms and conditions outlined in your mortgage loan documents will remain unchanged, and fees and late charges will be assessed in accordance with your existing contract unless you receive a separate notification of specific changes. Payments made by automatic deductions from a deposit account will continue unless otherwise notified.	Monday, February 7, 2022: Beginning this date, questions regarding your mortgage loan can be directed to our Customer Service Call Center at 800-555-5455 or by writing us at 4140 East State Street, Hermitage, PA 16148-3487.	Please make note of the mailing address for mortgage payments: P.O. Box 6122, Hermitage, PA 16148. Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.

The following Quick Reference Guide contains important instructions and date references that will help ensure a seamless transition of your accounts and services to First National Bank.

## IMPORTANT DATES AND TIMES

CONTINUED FROM PAGE 5

FNB Service	What You Should Know	Important Dates	Action Needed
<b>Online and Mobile Banking</b>	If you currently use Online or Mobile Banking with Howard Bank, you will need to complete the setup process to validate your existing Online/Mobile Banking User ID and Password. Visit <a href="http://www.fnb-online.com">www.fnb-online.com</a> on or after the dates listed at right to complete the process and establish your access to FNB's Online and Mobile Banking services. Once you complete the setup process, you will have access to all of your accounts on which you are an owner or signer. The setup process is the same whether you use Online Banking or Mobile Banking. An Online Banking User ID and Password are required for access to Mobile Banking. If you currently have alerts set up through Howard Bank's Online or Mobile Banking service, your Howard Bank alerts will not be converted to FNB's Online and Mobile Banking service. When you complete the setup process, you will need to log in to re-establish your alerts.	Friday, February 4, 2022: Howard Bank services will no longer be available; begin using FNB's Online and Mobile Banking services starting Monday, February 7, 2022. Prior to conversion, current Online and Mobile Banking customers will receive a detailed letter which will explain how to access your accounts through Online and Mobile Banking beginning Monday, February 7, 2022. After this date, you will need to re-establish your Online and Mobile Banking alerts through FNB's Online and Mobile Banking service.	Your Howard Bank transaction history and online statements will be transferred to First National Bank. To ensure you have retained all transaction history, we recommend printing your Howard Bank transaction history and your online statements prior to Friday, February 4, 2022. You will need to complete the process of validating your existing User ID and Password and setting up your FNB Online and Mobile Banking access before re-establishing your alerts in either Online or Mobile Banking.
<b>Online Bill Payment</b>	If you currently make payments using Howard Bank's online bill payment service, you will be automatically enrolled in First National Bank's Online Bill Payment service. Access this service directly from Online or Mobile Banking.	Monday, February 7, 2022: All scheduled bill payments and payee information will be transferred automatically to FNB's Online Bill Payment service.	Please refer to your Online Banking letter for additional information and instructions regarding FNB's Bill Payment service. We recommend that you print your Howard Bank payment history, payee list and currently scheduled payments prior to Friday, February 4, 2022, to verify that all information has transferred.
<b>Overdraft Services</b>	Overdraft Services is a feature that is provided with a qualified FNB checking account where FNB may pay checks and ACH transactions that overdraw your account. Also, FNB may pay ATM and everyday debit card transactions based on the selection you made with Howard Bank in accordance with predetermined account parameters.	Monday, February 7, 2022: After this date, Overdraft Services will be provided to your FNB checking account for checks and ACH transactions. FNB will continue to support your current Howard Bank overdraft services decision for ATM and everyday debit card transactions.	There is nothing you need to do to benefit from Overdraft Services for checks and ACH transactions. If you would like to change your current Howard Bank overdraft services decision for ATM and everyday debit card transactions after February 7, 2022, mail back the consent form in the postage-paid envelope. For more details about all overdraft protection plans, refer to the letter in the envelope provided in this guide.
<b>Privacy</b>	Please review First National Bank's Privacy Policy and contact us if you would like to update your privacy policy preferences.	Monday, February 7, 2022: After this date, please provide your privacy policy preferences to FNB by contacting us (refer to the enclosed Important Account Information booklet).	Refer to the enclosed Privacy Policy in the Important Account Information booklet for details about limiting information sharing.
<b>Safe Deposit Box Service</b>	Your safe deposit box will be transferred to First National Bank and will be subject to First National Bank's terms and conditions. Some account numbers may change. If this change affects you, you will receive this information under separate cover.	Saturday, February 5, 2022, and Sunday, February 6, 2022: You will not have access to your safe deposit box at Howard Bank. Monday, February 7, 2022: Safe deposit boxes will be available for access at First National Bank.	Continue using your keys to access your safe deposit box at its current location.
<b>Savings Accounts</b>	Interest on savings accounts, with the exception of IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.	See the chart on pages 10-11 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Call Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
<b>Statements</b>	Your first statement after Friday, February 4, 2022, will reflect the title of your First National Bank account.	Your final statement will show a record of transactions through Friday, February 4, 2022.	If you don't currently take advantage of combined statements, one convenient statement can reflect the details of your full financial relationship with any checking account. Available with both paper statements or eStatements.
<b>Telephone Banking</b>	First National Bank's free automated Telephone Banking service provides convenient 24/7 access to check your balances, transfer funds, make FNB loan payments and more. When you first access FNB's automated Telephone Banking service, you will be asked for your account number and your Personal Identification Number (PIN). To get started, we have set your PIN to the last four digits of your Social Security or Tax ID (EIN) number.	Monday, February 7, 2022: Automated Telephone Banking from FNB will be available by calling 800-555-5455.	After you access Telephone Banking for the first time, please change your PIN by selecting the option to change your telephone banking personal identification number.
<b>Treasury Management Accounts</b>	Your treasury management accounts will remain the same unless you are notified of a change in a separate mailing.		No action needed.
<b>Wire Transfers</b>	First National Bank's wire transfer cut-off time is 4:00 PM ET, Monday through Friday, for all outgoing wires, including foreign wires.	For incoming wire transfers after close of business on Friday, February 4, 2022, please notify the senders of First National Bank's routing and transit number, which is 043318092.	After close of business on Friday, February 4, 2022, notify senders of First National Bank's routing and transit number, which is 043318092.
<b>Zelle® Payments</b>	If you currently use Zelle person-to-person payment service with Howard Bank, your profile will be transferred to First National Bank's Zelle person-to-person payment service. Access this service directly from Online or Mobile Banking.	Monday, February 7, 2022: After this date, you will need to login to FNB's Online or Mobile Banking services in order to use Zelle to send and receive money.	To access the Zelle person-to-person payment service, you will need to complete the process of validating your existing User ID and Password and setting up your FNB Online and Mobile Banking access.

# MANAGING YOUR MONEY STARTS WITH THE RIGHT CHECKING ACCOUNT

Use the chart below to locate the First National Bank checking account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

Your new FNB checking account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, February 7, 2022. Simply visit a First National Bank office or call our Customer Service Call Center at 800-555-5455.

Your Current Howard Bank Checking Account	Your New First National Bank Checking Account	Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Monthly Statement	ATM/Debit Card	FNB Online Banking, Bill Payment and Mobile Banking	Check Printing Cost	Additional Benefits
<ul style="list-style-type: none"> <li>• Extra Checking</li> </ul>	<b>Freestyle Checking</b>	Freestyle Checking offers everything you need in a non-interest bearing checking account to manage all of your checking needs, including unlimited check writing and deposits each month, convenient debit card access, online banking and bill pay, mobile banking and telephone banking – all with no minimum balance and no monthly service charge.	There is no monthly service charge	There is no monthly service charge	No	<ul style="list-style-type: none"> <li>• Free eStatement</li> <li>• Paper statement \$3.95</li> <li>• Paper statement with check images \$6.95</li> </ul>	Yes	Yes	Cost varies with style	<ul style="list-style-type: none"> <li>• No minimum balance required</li> <li>• Online Banking with Bill Pay</li> <li>• Mobile Banking with Mobile Deposit</li> <li>• Unlimited check writing and electronic banking activity</li> <li>• 24-hour Telephone Banking</li> <li>• Overdraft Services available</li> <li>• No monthly service charge</li> </ul>
<ul style="list-style-type: none"> <li>• Extra + (Plus) Checking</li> <li>• Howard Xcellent Checking</li> <li>• Howard Relationship Checking</li> </ul>	<b>Lifestyle Checking</b>	Lifestyle Checking pays interest on balances over \$2,500, offers everything you need in a checking account to manage all of your checking needs and includes benefits like a free first order of checks, a free small safe deposit box or a \$30.00 discount on larger boxes, and paper statements at no cost.	\$1,000 average daily balance or \$10,000 combined average daily balance in other checking, savings, CDs, Money Market Accounts, IRAs and Consumer Loan balances	\$10.00 or \$9.00 with an eStatement	Yes, \$2,500 and above	Free paper statement with check images	Yes	Yes	Free first order of checks	<ul style="list-style-type: none"> <li>• Total deposit relationship in additional checking, savings, Money Market Account, IRA, CD and Consumer Loan balances can offset fee</li> <li>• Online Banking and Bill Payment</li> <li>• Mobile Banking with Mobile Deposit</li> <li>• Unlimited check writing and electronic banking activity</li> <li>• 24-hour Telephone Banking</li> <li>• Overdraft Services available</li> <li>• Free 3"x5" safe deposit box or \$30.00 credit toward a larger box</li> </ul>
<ul style="list-style-type: none"> <li>• Howard Premium Checking</li> </ul>	<b>Premierstyle Checking</b>	Premierstyle Checking pays interest on balances over \$1,000 and rewards you for doing more of your banking with us. With exclusive benefits and priority services like free custom checks, up to \$15.00 in ATM surcharges refunded each statement cycle for ATM transactions at non-FNB ATMs, free small safe deposit box or \$30.00 discount on larger boxes and more, you'll get convenient solutions for managing your everyday finances so you can enjoy your life in style.	\$7,500 daily balance or \$25,000 combined minimum daily balance in other checking, savings, CDs, Money Market Accounts, IRAs and Consumer Loan balances	\$25.00	Yes, \$1,000 and above	Free paper statement or free eStatement	Yes	Yes	Free FNB custom checks	<ul style="list-style-type: none"> <li>• Total deposit relationship in additional checking, savings, Money Market Account, IRA, CD and Consumer Loan balances can offset fee</li> <li>• Unlimited check writing</li> <li>• No charge to use a non-FNB ATM (up to \$15.00 ATM surcharge refunded per statement cycle)</li> <li>• Free small safe deposit box or \$30.00 credit toward a larger box</li> <li>• Free overdraft transfer from another deposit product or line of credit</li> <li>• Two free wire transfers per statement cycle</li> <li>• Free financial analysis</li> </ul>
<ul style="list-style-type: none"> <li>• Essential Checking</li> </ul>	<b>Mystyle Checking</b>	With Mystyle Checking you can avoid a monthly fee by choosing the option that works best for you. Maintain a minimum balance, use Direct Deposit to eliminate hurried payday trips to the bank and to gain immediate access to your money or maximize convenience with secure, cash-free debit card transactions.	\$500 average daily balance or \$5,000 combined average daily balance in other checking, savings, CDs, Money Market Accounts or IRAs or recurring monthly Direct Deposit each statement cycle or 10 point-of-sale Debit Card purchase transactions posted and cleared per statement cycle	\$8.95 or \$6.95 with an eStatement	No	<ul style="list-style-type: none"> <li>• Free paper statement or free eStatement</li> <li>• Free check images</li> </ul>	Yes	Yes	Free first order of checks	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Free standard 3"x5" safe deposit box or a \$30.00 credit toward a larger box</li> <li>• Direct deposit or 10 debit purchases can help you avoid your monthly service charge</li> </ul>
Other Products Also Available		Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Monthly Statement	ATM/Debit Card	FNB Online Banking, Bill Payment and Mobile Banking	Check Printing Cost	Additional Benefits
	<b>FNB-U Student Checking</b>	FNB-U Student Checking delivers into your hands the essentials of money management. Convenient 24/7 account interaction, mobile banking, simplified bill pay and more, all bundled in one student-focused solution. Includes: Student Checking, Mobile Banking with Mobile Deposit, Zelle, FNB Online Banking, Bill Pay, Savers Goal CD and Smart Option Student Loan.	There is no monthly service charge	There is no monthly service charge	No	<ul style="list-style-type: none"> <li>• Free eStatement</li> <li>• Paper statement \$3.95</li> <li>• Paper statement with images \$6.95</li> </ul>	Yes	Yes	Cost varies with style	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Easy account access with Mobile Banking</li> <li>• 24/7 debit card purchases and ATM access</li> <li>• Smart Option student loan available</li> <li>• Two non-FNB ATM fees refunded per statement cycle</li> </ul>
	<b>WorkPlace First Checking</b>	WorkPlace First Checking offers 24/7 banking with exclusive online, eStatement and ATM benefits free of limitations. This account can deliver everything to customers electronically, plus access to money through any Visa®/PLUS ATM in the world and virtual management of accounts with Online and Mobile Banking. In addition to full checking benefits, WorkPlace First Checking provides additional banking benefits as part of the program.	Make a deposit to your account each month to avoid the monthly service charge	\$5.00	No	<ul style="list-style-type: none"> <li>• Free eStatement</li> <li>• Paper statement \$3.95</li> <li>• Paper statement with images \$6.95</li> </ul>	Yes	Yes	Free FNB custom checks	<ul style="list-style-type: none"> <li>• Unlimited check writing and electronic banking activity</li> <li>• 24-hour Telephone Banking</li> <li>• Overdraft Services available</li> <li>• Overdraft Protection, overdraft line of credit fees waived</li> <li>• Mortgage closing cost discounts up to \$500</li> <li>• Installment loan discount with auto deduct</li> </ul>

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant account fee. Please refer to the Important Account Information disclosures for the current fee schedule.

## DESIGNED WITH YOUR SHORT-TERM AND LONG-TERM GOALS IN MIND

Use the chart below to determine the First National Bank savings account that is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

Your new FNB savings account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, February 7, 2022. Simply visit a First National Bank office or call our Customer Service Call Center at 800-555-5455.



### DID YOU KNOW

You can easily transfer funds electronically between all your FNB accounts, even with other financial institutions. Ask us how!

Your Current Howard Bank Savings Account	Your New First National Bank Savings Account*	Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Transaction Limitations	ATM/ Debit Card	Additional Benefits
<ul style="list-style-type: none"> <li>Howard Junior Savings</li> <li>Howard Personal Savings</li> <li>Smart Savings</li> </ul>	<b>Personal Savings</b>	With Personal Savings, you have access to an account with a low minimum balance that helps you avoid account fees. Save for a vacation, college or just a rainy day with Personal Savings and get account flexibility and earn interest.	\$200 daily balance No monthly service charge for age 21 and under	\$5.00	Yes, on collected balance calculated and compounded daily; credited to the account monthly	6 automatic or electronic transactions (ACH or Point of Sale transactions w/PIN using an ATM card) per month**	Yes	<ul style="list-style-type: none"> <li>FNB-Online Banking</li> <li>Mobile Banking</li> <li>FDIC insured</li> </ul>
<ul style="list-style-type: none"> <li>Consumer Money Market</li> </ul>	<b>Consumer Money Market</b>	A Consumer Money Market account helps you earn money with interest rates that increase automatically as your balance increases. You'll have immediate access to withdraw funds, deposit funds or transfer funds between accounts at any First National Bank office, online or by ATM. You can also write a limited number of checks each month with this account.	\$1,000 daily balance	\$10.00	Yes, interest paid on balances greater than \$250. Calculated and compounded daily; credited to the account monthly	6 automatic or electronic transactions (ACH or Point of Sale transactions w/PIN using an ATM card) per month**	Yes	<ul style="list-style-type: none"> <li>FNB-Online Banking</li> <li>Mobile Banking</li> <li>FDIC insured</li> <li>Tiered rate means you earn more on higher balances</li> </ul>
<ul style="list-style-type: none"> <li>Health Savings</li> </ul>	<b>Health Savings Account</b>	A Health Savings Account (HSA) is a great way to save money on healthcare costs for you and your family. Check with your employer to see if you have an HSA-compatible health plan. Because the money you contribute to your HSA may be tax-deductible, you can maximize your healthcare purchasing power each time you use your HSA to pay for qualified medical expenses from doctor's fees and dental work to prescription medications.	No monthly service charge. Initial setup fee and annual fee apply. Paper statement \$3.95 Paper statement with images \$6.95	\$25 setup fee and \$20 annual fee apply and will be waived if you are an existing Personal Checking account holder	Calculated and compounded daily; credited to the account monthly	IRS regulations apply	Yes	<ul style="list-style-type: none"> <li>FNB-Online Banking</li> <li>Mobile Banking</li> <li>FDIC insured</li> <li>Tiered rate means you earn more on higher balances</li> </ul>
<ul style="list-style-type: none"> <li>IRA Savings</li> </ul>	<b>IRA Savings</b>	An IRA Savings Account is an easy way to begin a retirement savings. This no-minimum-balance account allows you to accumulate your IRA funds until the balance is large enough to be placed, penalty-free, into a Certificate of Deposit.	\$0	\$0	Interest is calculated daily on the collected balance, compounded and credited to the account monthly	IRS regulations apply	No	<ul style="list-style-type: none"> <li>FDIC insured</li> <li>Annual statement</li> </ul>
Other Products Also Available		Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Transaction Limitations	ATM/ Debit Card	Additional Benefits
	<b>Certificates of Deposit (CDs)</b>	Regular Certificates of Deposit help you count on a fixed, competitive rate of interest from as little as 3 months to as long as 120 months. We also offer certificates of deposit specifically designed to help you meet your investment goals. FNB also offers IRAs from 3-month to 60-month terms. All regular and IRA certificates are FDIC insured (standard FDIC limits apply).	\$500 minimum opening deposit	N/A Early withdrawal penalty may apply	Fixed for term; interest is compounded and credited on a quarterly basis; the APY on your CD will not change	N/A	No	<ul style="list-style-type: none"> <li>FDIC insured</li> </ul>

\* Refer to "Availability of Deposits" description on pages 4-5 of this guide which describes First National Bank's standard check/item processing and overdraft practices that apply to these accounts.

\*\* Excess transfer fee assessed for each transaction per calendar month for savings accounts and per statement cycle for money market accounts in excess of the prescribed limits. See Consumer Fee Schedule for more details.

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant account fee. Please refer to the Important Account Information disclosures for the current fee schedule.

## THE CONVENIENCE OF CHOICE

First National Bank offers a variety of debit and credit cards to fit your needs and lifestyle.

• **First National Bank Personal Visa® Debit Card**

Enjoy 24/7 access to your funds at thousands of ATMs nationwide, along with purchasing power anywhere Visa® is accepted. Plus enjoy the added security and peace of mind provided by Contactless EMV® card technology and CardGuard™ mobile debit card controls.

• **First National Bank Smart Credit Card Suite with ScoreCard® Rewards**

Use your FNB SmartCash™ card to earn 1% cash back and redeem cash rewards through automatic deposit into your FNB checking account. With an FNB SmartRewards™ card, earn points with ScoreCard Rewards, redeemable for travel, merchandise and more. The FNB SmartRate™ card offers our lowest APR.

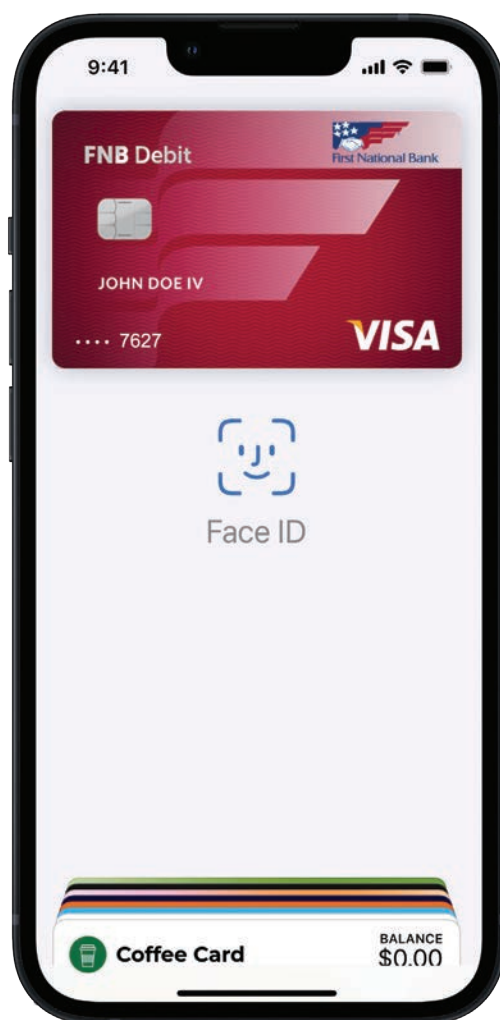
**Innovative Payment Options**

• **Apple Pay®, Samsung Pay® and Google Pay™**

With digital payments from First National Bank and a supported smart phone, you can quickly and securely add your new card information to your supported mobile device to make payments at retailers nationwide.

• **Zelle®**

Use Online or Mobile Banking to pay people you know and trust. Split the tab with friends for lunch or send money to the kids off at school conveniently and securely with Zelle.



## BANKING OPTIONS AND ACCOUNT ACCESS THAT MAKE YOUR LIFE EASIER



**Mobile Banking**

- Deposit a check
- Monitor account activity
- Pay bills
- Get alerts
- Check balances instantly
- Send money with Zelle
- Transfer funds
- Locate a branch or ATM
- Set debit card controls/limits with CardGuard™



**Online Banking and Bill Pay**

- Check balances
- Manage your credit
- Send money with Zelle
- Pay bills
- Locate a branch or ATM
- Access Budget Center
- Transfer funds to accounts
- Receive electronic bills
- Chat securely
- Transfer funds
- Track expenses
- Schedule payments outside FNB



**Credit Card**

- Make a purchase
- Get cash from ATM
- Contactless EMV transactions
- Enjoy competitive rates
- Earn cash back or travel and merchandise rewards



**Debit Cards**

- Get cash
- Contactless EMV transactions
- Make purchases with Digital Wallets
- Check balances
- Make purchases anywhere Visa® is accepted
- Access your account
- Set debit card controls/limits with CardGuard™



**Telephone**

- Make a loan payment
- Access your account 24/7
- Check balances
- Transfer funds

Call our Customer Service Call Center at 800-555-5455, Monday through Friday 8:00 AM – 9:00 PM or Saturday and Sunday 8:00 AM – 5:00 PM. Have your account information handy for verification.



**FNB Website**

- Shop for products and services from the Bank e-Store
- Find the right deposit product with our "Help Me Decide" tool
- Access our Knowledge Center
- Schedule an appointment
- Locate a branch or ATM
- Sign up for Online or Mobile Banking



**In Person**

- Deposit a check
- Transfer funds
- Open an account
- Get cash
- Make a loan payment
- Check balances

Visit [www.fnb-online.com](http://www.fnb-online.com) for information on our full line of products and services.

# MORTGAGES AND LOANS TAILORED TO FIT YOUR NEEDS

Whether you are purchasing a new home or refinancing your current home, obtaining financing is one of the most important decisions you will ever make. First National Bank has a wide variety of programs that consider all of your unique banking needs and long-term goals.

### Mortgage Loans

- Fixed Rate and Adjustable Rate Mortgage Loans with a variety of flexible terms
- Residential Lot Loans
- Construction to Permanent Mortgage Loans for both New Construction and Rehabilitation
- Home Improvement Loans
- Jumbo, Fixed and Adjustable Rate Mortgages
- Specialty Purchase and Rehabilitation programs for low-to-moderate income households
- FHA, VA and USDA Mortgage Loans
- Physicians financing that is open to new physicians as well as established professionals
- Portfolio financing alternatives for borrowers with unique circumstances that warrant a custom solution

### Home Equity Loans and Lines of Credit

- A Home Equity Loan is a fixed-rate term loan secured by the equity in your home with the security of a predictable monthly payment.
- A Home Equity Line of Credit provides an open-end line of credit secured by the equity in your home, so you can spend only what you need to get the job done.

### Personal Loans

- Automobile or Recreational Vehicle Loans
- Home Improvement Loans
- Manufactured Housing Loans
- Personal Unsecured Installment Loans
- Watercraft Loans
- Loans secured by other personal assets

### Personal Lines of Credit

- A revolving line of credit that gives you immediate access to funds as needed



# INVESTING IN YOUR FUTURE

First National Bank offers so much more than traditional banking. By incorporating the services of our Wealth Management Group, we work closely with our clients to develop a concrete plan to manage the creation of wealth, its preservation and distribution.

### Wealth Enhancement and Growth

Investment Management	Mutual Funds
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### Wealth Protection and Preservation

Cash Flow Analysis	Retirement Analysis	Estate Planning
Net Worth Determination	Risk Management	Asset Allocation

### Lifetime Wealth Distribution

IRA/401(k)	Rollover and 401(k)
Distribution Calculations	Beneficiary Designation Strategies

### Estate and Wealth Distribution

Wealth Transfer	Special Needs Trusts	Living Trusts
Estate Settlements	Charitable Trust Services	Fiduciary Services
Testamentary Trusts	Custody Services	

Products and services offered by F.N.B. Wealth Management are not FDIC insured and are not deposits or obligations of/or guaranteed by F.N.B. Corporation or its affiliates. These products are subject to investment risks including loss of principal.

# PROTECTING WHAT MATTERS

Our insurance group, First National Insurance Agency, offers coverage to protect yourself, your family, your home and your possessions.

### Products and Services Include:\*

Life Insurance	Identity Theft
Cyber Insurance	Travel Insurance
Homeowners	Vacation Home Insurance
Renter's Insurance	Personal Umbrella
Motor Vehicle Insurance	Classic/Antique Auto Insurance
Watercraft Insurance	Personal Property Insurance
Fine Art and Valuables	

\* Insurance products are sold by First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other government agency, not a deposit of, or guaranteed by F.N.B. Corporation or its affiliates. May lose value (if product involves an investment risk).

Visit [www.fnb-online.com](http://www.fnb-online.com) for information on our full line of wealth management and insurance products and services.



# EXPERIENCE AN EXCLUSIVE DIFFERENCE IN BANKING

## The Private Banking Difference

Your Private Banker has a vested interest in your success and is committed to helping you manage your financial resources in the easiest, most convenient manner possible. Whatever your stage of life, we come to you to develop comprehensive, customized banking, investment and estate planning strategies to help you meet your financial objectives.

- Private Banking Select Checking and Money Market
- Mortgages (Jumbo, Construction and Physician)
- Loans and Lines of Credit
- Securities-based Lending
- Wealth Strategies and Asset Protection\*



**?** DID YOU KNOW

Your dedicated Private Banker serves as a single point of contact, connecting you to a range of checking, savings, loans and mortgage products.

# BUSINESS PRODUCTS & SERVICES



- Accessing Your Accounts.....18
- Business Checking Accounts.....22
- Business Savings Accounts.....24
- Business Banking.....26
- Convenience Banking.....27
- Investments and Wealth Management.....28
- Insurance Products and Services.....29
- Workplace, Personal and Private Banking.....30
- First National Bank Difference.....31



## Important Dates:

### Saturday, February 5, and Sunday, February 6, 2022

All Howard Bank locations will be closed to prepare for the transition.

### Monday, February 7, 2022

All former Howard Bank locations will open for business as First National Bank. You gain access to the full range of products and services offered by First National Bank.

Visit a local office during the week for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

\* Products and services offered by F.N.B. Wealth Management are not FDIC insured and are not deposits or obligations of/or guaranteed by F.N.B. Corporation or its affiliates. These products are subject to investment risks including loss of principal. F.N.B. Wealth Management does not offer tax advice. Please consult a tax professional regarding your financial plan.

## IMPORTANT DATES AND TIMES

The following Quick Reference Guide contains important instructions and date references that will help ensure a seamless transition of your accounts and services to First National Bank.

FNB Service	What You Should Know	Important Dates	Action Needed
ACH Transfers and Direct Deposits/Debits	Direct deposits and automatic transfers to and from your accounts will continue without interruption.		No action needed.
ATM Card or Visa® Debit Card	If you currently have a Howard Bank Debit or ATM card, you can continue to use your existing card to access your account(s) until the transition to First National Bank. You will receive a new FNB Debit or ATM Card to replace your existing Howard Bank Debit or ATM card in advance of the transition. You will be able to use your new FNB card at any FNB ATM, without a fee for cash withdrawals, transfers and account inquiries, as well as deposits where accepted. After the dates listed at right, we will be replacing your free ATM cash access through the MoneyPass® network with free ATM cash access through the Allpoint® surcharge-free ATM network. Allpoint supports surcharge-free cash access at over 55,000 ATMs worldwide.	Shortly before the transition to First National Bank, you will receive a new First National Bank Debit Card and activation instructions.  During the transition to First National Bank (beginning the evening of Friday, February 4, 2022, until Monday, February 7, 2022, balance inquiries and ATM transfers may not be available.	Activate your new Debit or ATM Card by following the instructions included with your new card.  Once your new card is active please contact your merchants to re-establish any recurring payments you may have scheduled.
Availability of Deposits	For full details on the First National Bank funds availability policy, check/items processing and overdraft practices that apply to your accounts, please refer to the enclosed Deposit Account Agreement located in the Important Account Information disclosure.		Please refer to the enclosed Important Account Information disclosure.
Branch Banking	In addition to banking at our network of more than 330 convenient offices and approximately 1,000 ATMs, we also offer a variety of other banking options to simplify your money management.	See page 17 of this Welcome Guide for important dates.	Visit a local office during the week beginning Monday, February 7, 2022, for our Open House, and help us celebrate our commitment to you as a First National Bank customer.
CDs	The current rate and terms of your CD(s) will remain the same until the maturity date. Some account numbers may change. If this change affects you, you will receive this information under separate cover.		No action needed.
Checking Accounts	Your checking account will transition to a First National Bank account listed in the chart on pages 22-23. Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or on the next business day if the transfer is scheduled on a weekend or holiday. Also refer to "Availability of Deposits" description above regarding First National Bank's check/item processing and overdraft practices.	See the chart on pages 22-23 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Call Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Checks	You may continue to use your existing checks and deposit slips.	Upon depletion of checks and deposit slips, please order new supplies. See "Action Needed" for reorder information.	When you need to order new checks, you can order directly online, by phone or in person. If you order checks from a source other than First National Bank, please call our Customer Service Call Center at 800-555-5455 to obtain important bank-specific information prior to placing your order.
Consumer and Business Loans or Lines of Credit	The terms of your loan or line of credit will remain unchanged and fees and late charges will be assessed in accordance with your existing contract unless you receive a separate notification of specific changes. If you have a line of credit, you will receive a monthly First National Bank statement, which will provide the new payment address and other details of your account. Payments made by automatic deduction from a deposit account will continue.	Monday, February 7, 2022: After this date, you can make payments at your local First National Bank office or through Online or Mobile Banking.	Make loan payments from your First National Bank checking or savings account by following the prompts when you call 800-555-5455, or mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.
Credit Cards	Your existing credit card will not be transferred to First National Bank. You may continue to use this card.		Credit card payments will no longer be accepted in branches.
Future Dated and Recurring Online Transfers	Online transfers will be converted to First National Bank.		No action needed.
Individual Retirement Accounts (Consumer Only)	Your Howard Bank account will remain the same until maturity. At maturity it will convert to an FNB account that most closely matches your current requirements, features and benefits. IRA statements will be mailed annually in January. Some account numbers may change. If this change affects you, you will receive this information under separate cover.	Saturday, February 5, 2022: First National Bank will become the new custodian of your IRA Plan.	You will receive notification of your new FNB IRA at least 30 days prior to maturity.
Mortgage Loans	The terms and conditions outlined in your mortgage loan documents will remain unchanged and fees and late charges will be assessed in accordance with your existing contract unless you receive a separate notification of specific changes. Payments made by automatic deductions from a deposit account will continue unless otherwise notified.	Monday, February 7, 2022: Beginning this date, questions regarding your mortgage loan can be directed to our Customer Service Call Center at 800-555-5455 or by writing us at 4140 East State Street, Hermitage, PA 16148-3487.	Please make note of the mailing address for mortgage payments: P.O. Box 6122, Hermitage, PA 16148. Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.

## IMPORTANT DATES AND TIMES

CONTINUED FROM PAGE 19

FNB Service	What You Should Know	Important Dates	Action Needed
<b>Online and Mobile Banking</b>	If you currently use Online or Mobile Banking with Howard Bank, you will need to complete the setup process to validate your existing Online/Mobile Banking User ID and Password. Visit <a href="http://www.fnb-online.com">www.fnb-online.com</a> on or after the dates listed at right to complete the process and establish your access to FNB's Online and Mobile Banking services. Once you complete the setup process you will have access to all of your accounts on which you are an owner or signer. The setup process is the same whether you use Online Banking or Mobile Banking. An Online Banking User ID and Password are required for access to Mobile Banking. If you currently have alerts set up through Howard Bank's Online or Mobile Banking service, your Howard Bank alerts will not be converted to FNB's Online and Mobile Banking service. When you complete the setup process, you will need to log in to re-establish your alerts.	Friday, February 4, 2022: Howard Bank services will no longer be available; begin using FNB's Online and Mobile Banking services starting Monday, February 7, 2022. Prior to conversion, current Online and Mobile Banking customers will receive a detailed letter which will explain how to access your accounts through Online and Mobile Banking beginning Monday, February 7, 2022. After this date, you will need to re-establish your Online and Mobile Banking alerts through FNB's Online and Mobile Banking service.	Your Howard Bank transaction history and online statements will be transferred to First National Bank. To ensure you have retained all transaction history, we recommend printing your Howard Bank transaction history and your online statements prior to Friday, February 4, 2022. You will need to complete the process of validating your existing User ID and Password and setting up your FNB Online and Mobile Banking access before re-establishing your alerts in either Online or Mobile Banking.
<b>Online Bill Payment</b>	If you currently make payments using Howard Bank's online bill payment service, you will be automatically enrolled in First National Bank's Online Bill Payment service. Access this service directly from Online or Mobile Banking.	Monday, February 7, 2022: All scheduled bill payments and payee information will be transferred automatically to FNB's Online Bill Payment service.	Your Howard Bank transaction history and online statements will be transferred to First National Bank. To ensure you have retained all transaction history, we recommend printing your Howard Bank transaction history and your online statements prior to Friday, February 4, 2022.
<b>Overdraft Services</b>	Overdraft Services is a feature that is provided with qualified FNB checking accounts where FNB may pay transactions that overdraw your account.	Monday, February 7, 2022: After this date, Overdraft Services will be provided on your FNB checking account.	There is nothing you need to do to benefit from Overdraft Services for checks and ACH transactions. If you would like to change your current Howard Bank overdraft services decision for ATM and everyday debit card transactions after February 7, 2022, mail back the consent form in the postage-paid envelope. For more details about all overdraft protection plans, refer to the letter in the envelope provided in this guide.
<b>Safe Deposit Box Service</b>	Your safe deposit box will be transferred to First National Bank and will be subject to First National Bank's terms and conditions. Some account numbers may change. If this change affects you, you will receive this information under separate cover.	Saturday, February 5, 2022, and Sunday, February 6, 2022: You will not have access to your safe deposit box at Howard Bank. Monday, February 7, 2022: Safe deposit boxes will be available for access at First National Bank.	Continue using your keys to access your safe deposit box at its current location.
<b>Savings Accounts</b>	Interest on savings accounts, with the exception of IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.	See the chart on pages 24-25 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Call Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
<b>Statements</b>	Your first statement after Friday, February 4, 2022, will reflect the title of your First National Bank account.	Your final statement will show a record of transactions through Friday, February 4, 2022.	If you don't currently take advantage of combined statements, one convenient statement can reflect the details of your full financial relationship with any checking account. Available with both paper statements or eStatements.
<b>Telephone Banking</b>	First National Bank's free automated Telephone Banking service provides convenient 24/7 access to check your balances, transfer funds, make FNB loan payments and more. When you first access FNB's automated Telephone Banking service, you will be asked for your account number and your Personal Identification Number (PIN). To get started, we have set your PIN to the last four digits of your Social Security or Tax ID (EIN) number.	Monday, February 7, 2022: Automated Telephone Banking from FNB will be available by calling 800-555-5455.	After you access Telephone Banking for the first time, please change your PIN by selecting the option to change your telephone banking personal identification number.
<b>Treasury Management Accounts</b>	Your treasury management accounts will remain the same unless you are notified of a change in a separate mailing.		No action needed.
<b>Wire Transfers</b>	First National Bank's wire transfer cut-off time is 4:00 PM ET, Monday through Friday, for all outgoing wires, including foreign wires.	For incoming wire transfers after close of business on Friday, February 4, 2022, please notify the senders of First National Bank's routing and transit number, which is 043318092.	After close of business on Friday, February 4, 2022, notify senders of First National Bank's routing and transit number, which is 043318092.
<b>Zelle® Payments</b>	If you currently use Zelle person-to-person payment service with Howard Bank, your profile will be transferred to First National Bank's Zelle person-to-person payment service. Access this service directly from Online or Mobile Banking.	Monday, February 7, 2022: After this date, you will need to login to FNB's Online or Mobile Banking services in order to use Zelle to send and receive money.	To access the Zelle person-to-person payment service, you will need to complete the process of validating your existing User ID and Password and setting up your FNB Online and Mobile Banking access.

# THE RIGHT CHECKING ACCOUNT

To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, February 7, 2022. Simply visit a First National Bank office or call our Customer Service Call Center at 800-555-5455.

Your Current Howard Bank Checking Account	Your New First National Bank Checking Account*	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee/ Activity Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
<ul style="list-style-type: none"> <li>Small Business Checking</li> <li>Specialized Checking</li> </ul>	<b>Free Small Business Checking</b>	Tailor-made for small businesses or organizations with relatively low transaction volume, Free Small Business Checking saves you money because you pay no monthly maintenance account fees. Conveniently access your money after hours through FNB Online Banking.	N/A	\$0 150 free monthly items, \$0.32 per item fee is applicable on each item in excess of 150	No	Yes, with check safekeeping	Yes	Available	A free business account to meet the needs of small businesses and organizations that have relatively low account activity.
<ul style="list-style-type: none"> <li>Business Solutions Checking</li> </ul>	<b>Business Analysis Checking</b>	Get the information you need to keep up with the fast pace of your business. For larger businesses and organizations that have larger transaction volume, Business Analysis Checking provides an activity analysis, as well as an earnings credit for the investable balance you carry. The earnings credit will offset all monthly fees.	N/A	\$27.00 Deposited Items = \$0.19 Deposit Ticket = \$0.60 Paid Checks = \$0.25 Electronic Items = \$0.19	No	Yes, with check images	Yes	Available	Business Analysis Checking gives you an activity analysis and an earnings credit for the investment balance you carry. The earnings credits are used to offset any activity charges on your account.
<ul style="list-style-type: none"> <li>MD IOLTA</li> </ul>	<b>MD IOLTA</b>	IOLTAs (Interest on Lower Trust Accounts) fulfill the account requirement for attorneys who receive client funds. There are no minimum balance requirements.	N/A	\$10.00 maximum deducted from any interest accrued in the account	Yes	Yes	No	Available	
<ul style="list-style-type: none"> <li>Community Business Checking</li> </ul>	<b>Nonprofit Interest Checking</b>	Qualified nonprofit organizations can take advantage of a basic interest-bearing checking account that waives minimum balance requirements and maintenance fee.	\$100 minimum daily balance or provide tax-free EIN	\$5.00 400 free monthly items, \$0.32 per item fee is applicable on each item in excess of 400	Yes	Yes, with check safekeeping	Yes	Available	Variable rate paid on collected balance, compounded and credited to the account monthly.
<ul style="list-style-type: none"> <li>Business Relationship Checking</li> </ul>	<b>Business Financial Solutions</b>	Begin with a business checking account with no monthly fees and a convenient loan or line of credit, then select from a full array of business products and services to create a Solutions package that meets your unique business needs.	\$5,000 minimum daily balance or \$15,000 average daily balance	\$27.00 500 free monthly items, \$0.32 per item fee is applicable on each item in excess of 500	No	Yes	Yes	Available	Our streamlined, quick account opening process provides a convenient way to gather information and open an account.
<ul style="list-style-type: none"> <li>MAHT</li> </ul>	<b>MAHT</b>	MAHT (Maryland Affordable Housing Trust) fulfills the account requirement for Maryland Title Insurers/Agents and approved attorneys who receive client funds. There are no minimum balance requirements.	N/A	\$10.00 maximum	Yes	Yes	No		
<ul style="list-style-type: none"> <li>Repurchase</li> </ul>	<b>Investment Sweep</b>	Investment account that is linked to a business analysis account as part of the FNB Sweep service. This investment account is an interest-bearing account.	N/A	\$27.00 Deposited Items = \$0.19 Deposit Ticket = \$0.60 Paid Checks = \$0.25 Electronic Items = \$0.19	Yes	Yes	Yes	Available	
Other Products Also Available		Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee/ Activity Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
	<b>Business Interest Checking</b>	Make your money work for you. This interest-bearing account is designed for qualifying sole proprietors, nonprofit organizations, nonprofit corporations and entities entrusted with public funds. Charges are incurred for all account activity, but you can avoid the monthly maintenance fee by maintaining a minimum balance in the account.	\$2,000 minimum daily balance or \$4,000 average daily balance	\$27.00 Deposited Items = \$0.19 Deposit Ticket = \$0.60 Paid Checks = \$0.25 Electronic Items = \$0.19	Yes	Yes, with check safekeeping	Yes	Available	Transfer funds over \$15,000 to an investment account nightly.
	<b>Compak Checking</b>	If you tend to keep a consistent level of funds in your business account and have a medium volume of transactions, this basic low-cost checking account is for you. A monthly maintenance fee can be avoided by maintaining a minimum balance or larger average balance in the account.	\$1,500 minimum daily balance or \$5,000 average daily balance	\$27.00 400 free monthly items, \$0.32 per item fee is applicable on each item in excess of 400	No	Yes, with check safekeeping	Yes	Available	Maintain a minimum balance or a larger average balance in the account and the maintenance and activity fees are waived.
	<b>Preferred Interest Checking</b>	Available to political subdivisions and government entities, this account pays a very competitive interest rate. Business managers can also eliminate costly wire transfers and benefit from a high yield on available funds without manually tracking daily balances. Certain restrictions apply.	N/A	\$0	Yes	Yes, with check safekeeping	Yes	Available	Earn competitive interest rates.
	<b>Nonprofit Checking</b>	Qualified nonprofit organizations can take advantage of a basic checking account that waives minimum balance requirements and maintenance fee.	\$100 minimum daily balance or provide tax-free EIN	\$5.00	No	Yes, with check safekeeping	Yes	Available	Transfer funds over \$15,000 to an investment account nightly.

\* Refer to "Availability of Deposits" description on pages 18-19 of this guide which describes First National Bank's standard check/item processing and overdraft practices that apply to these accounts.

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant account fee. Please refer to the Important Account Information disclosures for the current fee schedule.

## DESIGNED WITH YOUR BUSINESS GOALS IN MIND

Use the chart below to determine the First National Bank savings account that is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

Your new FNB savings account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, February, 7, 2022. Simply visit a First National Bank office or call our Customer Service Call Center at 800-555-5455.



**? DID YOU KNOW**

Structuring your business banking relationship correctly can save you precious time and money and offer you valuable financial insights.

Your Current Howard Bank Savings Account	Your New First National Bank Savings Account*	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee/Transaction Limitations	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
• Commercial Money Market	<b>Business FirstRate Money Market</b>	This account is perfect for businesses that need a solid investment without risking principal. With tiered interest rates that automatically increase as your balance increases, your money is always working for you. Convenient online access allows you to manage your money effectively. Business FirstRate Money Market is available as long as you have a business checking account with First National Bank.	\$5,000 minimum average daily balance	\$10.00	Tiered variable rate calculated daily on the collected balance, compounded and credited to the account monthly	Yes, with check safekeeping	Yes	Available	Interest-bearing money market account with limited check writing capabilities and tiered interest levels. The tiered rate means you earn more on higher balances.
• Business Savings	<b>FirstRate Savings</b>	Your interest rate automatically increases as your balance increases and you can have immediate access to your funds through online banking or ATM use. With a low minimum balance requirement, our FirstRate Savings account provides flexibility plus the opportunity to earn interest.	\$300 average daily balance	6 automatic or electronic transactions (ACH or point of sale transactions w/PIN using an ATM card) per month	Variable rate paid on collected balance, compounded and credited to the account monthly	Quarterly	Yes	Available	
Other Products Also Available*		Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
	<b>Jumbo CD</b>	First National Bank's Jumbo Certificate of Deposit is a great way to earn higher interest rates on deposits of \$100,000 or more with flexible terms ranging from seven days to one year. Rest easy knowing your investment is guaranteed to grow at a fixed rate for the term you desire.	N/A	N/A Early withdrawal penalty may apply	Fixed rate paid on collected balance, compounded and credited to the account at maturity of term	No	No	Inquiry Available	FDIC Insured
	<b>Business Certificates of Deposit</b>	Take advantage of Certificate of Deposit options to earn more on funds not immediately needed. Our competitive CD rates result in a higher return, the added convenience of automatic renewal and the automatic deposit of earned interest back into your CD.	N/A	N/A Early withdrawal penalty may apply	Fixed for term; interest is compounded and credited on a quarterly basis	N/A	No	Inquiry Available	FDIC Insured
	<b>Public Funds Money Market</b>	Available only to political subdivisions or other government entities, the Public Funds Money Market pays a competitive rate. Convenient online access allows you to transfer funds between this account and other First National Bank accounts.	\$5,000 minimum average daily balance	6 automatic or electronic transactions (ACH or point of sale transactions w/PIN using an ATM card) per month	Variable rate paid on collected balance, compounded and credited to the account monthly	Yes, with check safekeeping	Yes	Available	Interest-bearing money market account with limited check writing capabilities and tiered interest levels.

\*Refer to "Availability of Deposits" description on pages 18-19 which describes First National Bank's standard check/item processing and overdraft practices that apply to these accounts.

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant account fee. Please refer to the Important Account Information disclosures for the current fee schedule.

## GROWING YOUR BUSINESS

First National Bank can support your growth objectives with short- and long-term financing options to help you purchase equipment, expand facilities, finance space and more.

- **Asset-based Lending**
- **Builder Financing**
- **Business Credit Cards**
- **Business Lines of Credit**
- **Business Term Loans**
- **Commercial Loans**
- **Construction Loans**
- **Equipment and Vehicle Financing**
- **Government Banking**
- **Direct Real Estate Lending**
- **International Financing Solutions**
- **Loan Syndication**
- **Mezzanine Financing and Private Equity**
- **SBA Loans**
- **Securities-based Lending**



## MAXIMIZE YOUR BUSINESS ASSETS

First National Bank offers a full range of products and services designed for businesses that want ready access to financial information, plus the ability to move assets easily. Treasury Management and related services are the keys to effectively managing your business banking needs.

- **ACH Services**
- **Business Online Checking**
- **Commercial Sweep Account**
- **Lockbox**
- **Merchant Services**
- **Positive Pay/ACH Debit Filter**
- **Same Day Banking, All Day**
- **Treasury Management Services**
- **EZ Invoice**
- **Remote Deposit Capture**
- **Cash Vault**



## THE RIGHT CARD FOR YOUR BUSINESS

First National Bank offers debit and credit cards to help you operate and manage your business.

### • **Business Visa® Debit Card**

Enjoy 24/7 access to thousands of ATMs in the Visa®/Plus network and purchasing power anywhere Visa® is accepted. Set purchase and cash withdrawal limits and track business expenses and cash flow online.

### • **Solutions Business Credit Card**

Streamline expense management, add convenience for your employees and take advantage of a competitive annual rate and no annual fee.



## SAVE TIME AND MONEY

At First National Bank, we combine our banking expertise and the latest technology, so you can save time and money.

### **Online Banking**

Business Online Banking provides Online Banking benefits for your business with powerful encryption technology.

#### **Online Banking Benefits**

- Check account balances
- View account history
- Send wires and ACH transactions\*
- Make loan payments
- Verify ATM or Debit Card transactions
- Transfer funds

\*Available only with Business Online Banking

### **First Desktop Banker**

First Desktop Banker is a compact, innovative desktop scanning system that allows you to electronically deposit checks into your bank account from your place of business.

### **Check Reorders**

Conveniently reorder checks online at [www.fnb-online.com](http://www.fnb-online.com).

### **Merchant Services - Mobile Payments**

Convert smart phones and tablets into a highly secure and convenient "use anywhere" credit card terminal.

### **FNB Business Mobile Banking App**

FNB Business gives you the flexibility to manage your business banking needs on your schedule. Check balances, transfer funds and approve ACH or fund transfers securely from your mobile device.



## INVESTING IN YOUR FUTURE

F.N.B. Wealth Management, our investment group, is a fully integrated team of experienced professionals who can help you capitalize on your investments. You can rely on our expertise to help you accomplish your business goals:

- Estate and Wealth Distribution
- Lifetime Wealth Distribution
- Wealth Enhancement and Growth
- Wealth Protection

**Take advantage of our comprehensive array of financial services:**

- Business Succession and Transition
- Financial Planning
- Investment Management
- Qualified Retirement Plans
- Retirement Planning
- Trust Administration

**Retirement Services for You and Your Employees**

Our team of professionals can help you sort through the maze of details and design a plan that is right for you and your employees.

Products and services offered by F.N.B. Wealth Management are not FDIC insured and are not deposits or obligations of/or guaranteed by F.N.B. Corporation or its affiliates. These products are subject to investment risks including loss of principal. F.N.B. Wealth Management does not offer tax advice. Please consult a tax professional regarding your financial plan.



**? DID YOU KNOW**

FNB's integrated financial business planning can provide a holistic look at banking, wealth management and insurance needs and provide a road map for future growth.

## PROTECTING WHAT MATTERS

First National Insurance Agency's consulting, expertise, state-of-the-art technology and substantial carrier resources give our clients the knowledge, tools and coverage they need to create optimal risk management solutions. Our goal is to help your organization:

- Reduce costs
- Increase profitability
- Optimize employee satisfaction

Whether your insurance needs are commercial coverage, employee benefits, risk management or even personal insurance, you'll work with professionals focused on providing you with customized protection at affordable rates.

**Protect Your People**

- Employee Benefits
- Workers' Compensation
- Directors and Officers Insurance
- Key Person Coverage
- Funded Buy-Sell Agreements

**Protect Your Assets**

- |                    |                       |
|--------------------|-----------------------|
| Property Insurance | Liability Insurance   |
| Vehicle Insurance  | Umbrella Insurance    |
| Cyber Liability    | Employment Practices  |
| Crime Insurance    | Contract Surety Bonds |

Insurance products are sold by First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other government agency, not a deposit of, or guaranteed by F.N.B. Corporation or its affiliates. May lose value (if product involves an investment risk).

## CREATING GREATER EFFICIENCIES

### Banking for Your Employees - WorkPlace Banking

WorkPlace Banking gives your employees quick, convenient and dependable access to their pay while you gain peace of mind. You can provide great employee advantages at no cost.

FNB also offers ongoing financial education through our Financial Insights Program, which helps your employees gain financial independence at no cost to you, the employer.

#### WorkPlace Banking

No minimum balance requirement	No foreign ATM fees from First National Bank and a monthly \$10 credit on fees charged by other banks per statement cycle
Visa® Debit Card	Free checks and unlimited check writing privileges
Online Banking with Bill Payment	Check safekeeping with detailed monthly statements
Mobile Banking with Mobile Deposit	Interest rate discounts on new loans using automatic loan payment
Rate bonuses on select new CDs	No Overdraft Protection transfer fee
Free standard small safe deposit box (contents not FDIC insured)	No annual fee for an Overdraft Line of Credit
No application or closing costs on new Installment Loans or Home Equity Lines of Credit	

#### Employee Benefits

- Dental
- Disability
- Executive Carve Outs/Key Person Insurance
- Health
- Health Savings Accounts
- Life
- Vision
- Voluntary Products
- And More

## EXPERIENCE AN EXCLUSIVE DIFFERENCE IN BANKING

### The Private Banking Difference

A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs.

- Private Banking Select Checking and Money Market
- Mortgages (Jumbo, Construction, Physician)
- Loans and Lines of Credit
- Securities-based Lending

**?** DID YOU KNOW

Your dedicated Private Banker serves as a single point of contact, connecting you to a range of checking, savings, loans and mortgage products.

BUSINESS PRODUCTS AND SERVICES

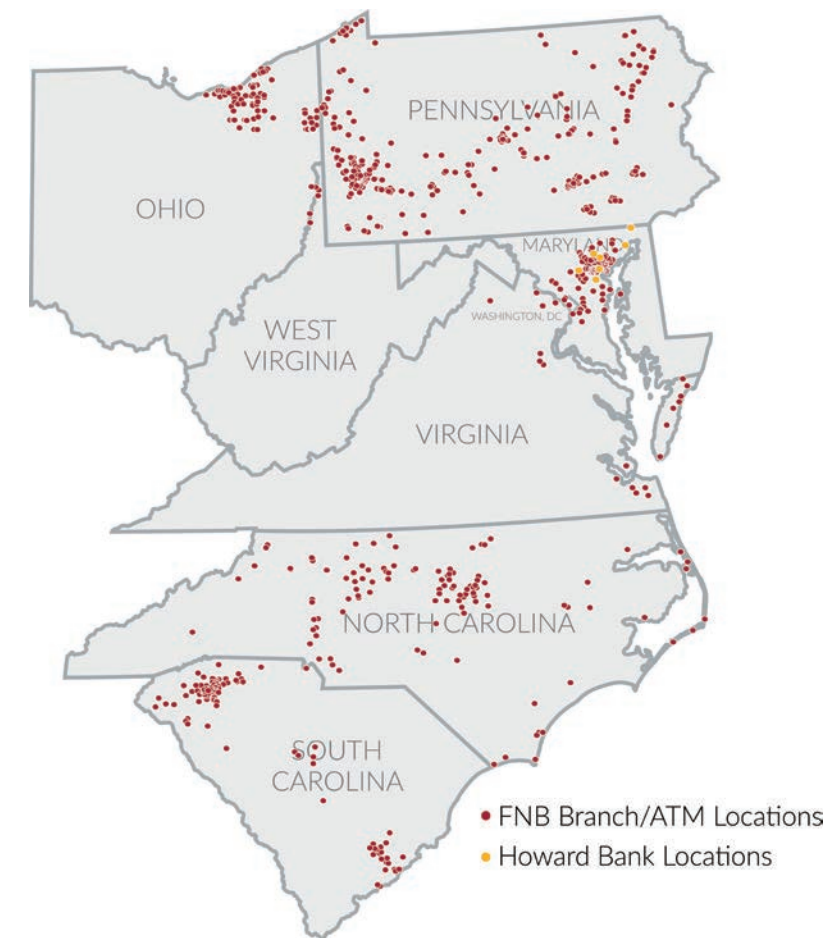
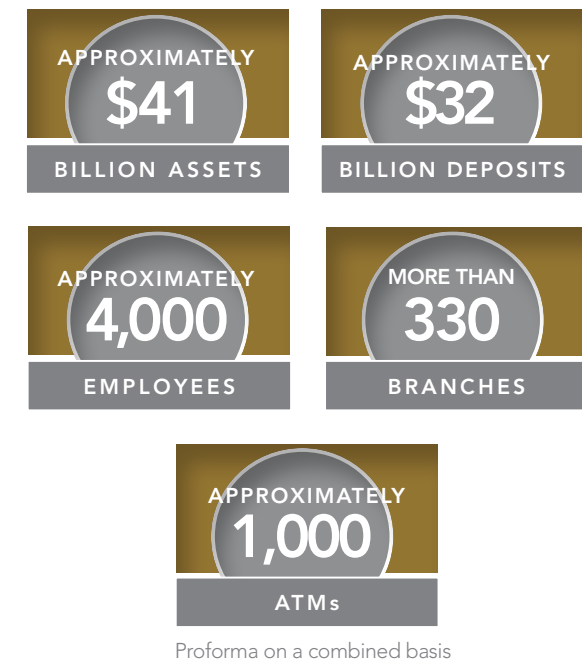
## INNOVATIVE PRODUCTS AND SERVICES DELIVERED WITH A PERSONAL TOUCH

For more than 150 years, First National Bank (FNB) has been guided by a passion for helping our customers and communities thrive. Today, in addition to a vast network of convenient branch and ATM locations, customers have access to an innovative retail-inspired website and a comprehensive suite of online and mobile banking services to provide even more ways to make it easy to do business with us.

Our local bankers understand the unique needs of our customers as well as the nuances of the markets we serve. They are empowered to make informed decisions to efficiently and effectively help customers reach their financial goals.

Always striving to do the right thing for our customers and the communities we call home is essential to our mission. This includes volunteer outreach, community development opportunities and education programs to foster financial independence and success, as well as millions of dollars in donations to support local organizations and residents.

We invite you to experience for yourself the First National Bank difference!



Visit [www.fnb-online.com](http://www.fnb-online.com) to learn more.