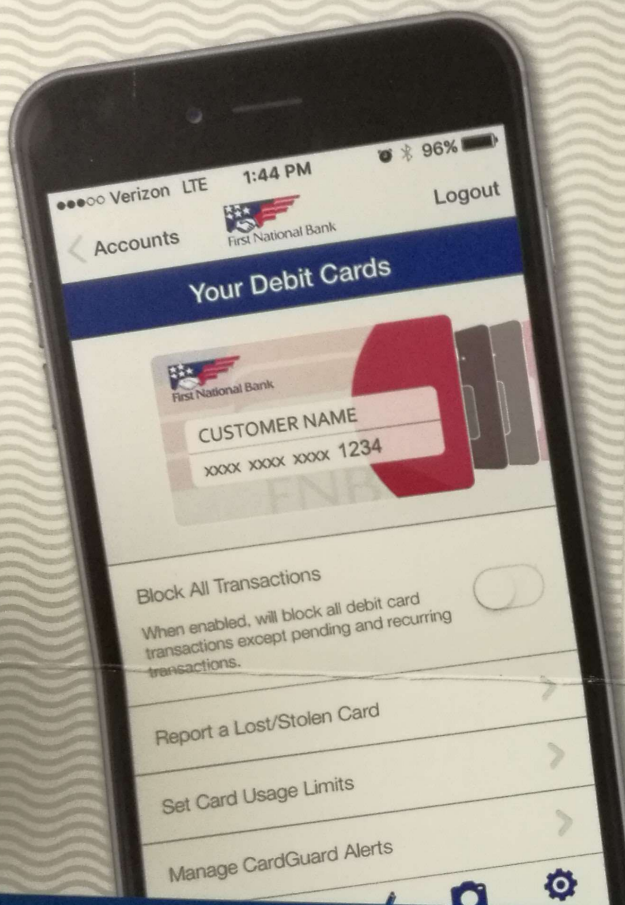


Get more control. Get more security. Get \$250*.



PROTECT YOUR DEBIT CARD WITH CARDGUARD.SM ONLY FROM FNB.

Ever lost your debit card? And had to call your bank to freeze the card, only to find it then have to call back to get it reactivated?

Introducing CardGuard and the power to control your FNB debit card from your smartphone.

- **Turn card on & off** – Locking and unlocking your card with a tap
- **Set spending limits** – Put a dollar limit on transactions
- **Set location limits** – Allow transactions only within a defined area
- **Get alerts when card is used** – Get real-time alerts on transactions

With CardGuard, the latest enhancement to our mobile banking app, control is at your fingertips. It's part of a suite of tools – from easy online banking to the latest payment technologies – that make managing your money more secure and more convenient.

CardGuard comes free with every FNB checking account. Plus, when you open any new checking account and make qualifying direct deposits that total \$2,500 or more within the first 90 days, you'll also get \$250*. That easy.

Bring this mailer to your nearest FNB branch:


6000 Penn Circle South • Pittsburgh, PA 15206 • 412-365-2800

Or open your account online at www.fnb-online.com/comparechecking.
Use Promo Code: AM2500417

DON'T WAIT! \$250 Bonus Offer ends June 17, 2017

*Present the \$250 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 \$250 reward, the following conditions must be satisfied: 1) Set-up and have a qualifying direct deposit(s) totaling \$2,500 or greater 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 \$250 reward will be credited to this open account on the next business day 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, pension or government benefits (such as Social Security) from your employer or other affiliated depositors. Offer valid for new personal checking accounts opened April 17 through June 17, 2017. 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; 0.02% APY on balances of \$10,000-\$14,999.99; 0.02% APY on balances of \$15,000-\$24,999.99; 0.05% APY on balances of \$25,000-\$99,999.99; 0.08% 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 good as of February 28, 2017 are subject to change at any time. Fees could reduce the earnings on the account. See the fee schedule for further information on fees applicable to this account. 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 for required conditions, we will not be obligated to credit your account with the reward payout.

AM2500-417

 EQUAL HOUSING LENDER, MEMBER FDIC NYSE: FNB