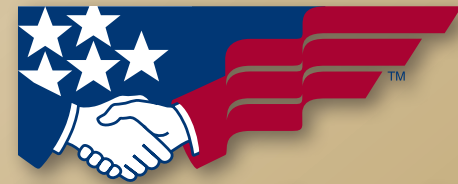




**IRON AND GLASS BANK**

*A Partnership  
of two great  
Pennsylvania  
banks.*



**First National Bank**

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Your Guide to First National Bank Products and Services

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# Instructions

We invite you to look through our Welcome Guide and discover the world of First National Bank and how we can help each and every one of our clients reach their financial goals.

Contained within this guide are the current products and services offered by First National Bank.

The gold section of this guide outlines the products and services offered to our **consumer customers**.

The silver section of this guide outlines the products and services offered to our **business customers**.



# Consumer Products & Services



First National Bank

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## Important Dates

August 16: Bank opens as First National Bank. First National Bank Products offered after close of business August 15. Any office open on August 16 will offer First National Bank Products.

August 19-23: Community Banking Office Open House—Please visit our offices to join us in celebrating our commitment to serving you as First National Bank.





**First National Bank**

**During this transition, our promise to you is:**

- The same people you have come to know and trust will be here to serve you.
- You will enjoy more convenient banking and ATM locations.
- We will provide you access to new products and services to help you reach your financial goals.
- We guarantee the same prompt, courteous customer service you have come to expect.

Nothing is more important than serving our clients and providing convenient and exceptional services that save you time and money. We appreciate your business and look forward to continuing to serve you as First National Bank.

## Introduction

At First National Bank, we've been helping our clients reach their financial goals since 1864. Our new partnership with Iron and Glass allows us to reach out to a new group of clients with products and services that are as unique as the people we serve.

Our bank's philosophy of individualized service is carried out by our Personal Bankers who believe that better serving your needs begins with an understanding of your financial goals. So whether you're a newlywed, busy raising your family or a retiree, we get to know your unique vision for your financial future.

We invite you to look through our Welcome Guide and discover the world of First National Bank Personal Banking and how we can help each and every one of our clients reach their financial goals.

**Some of the new products and account features you'll see are:**

- Lifestyle 50 Checking – Our premier account for those 50 and better
- FirstAccess Checking – A free checking account with enhanced ATM access
- Internet Banking – Now with FREE Internet Bill Pay
- FirstRate Money Market Account – Your rate increases with your balance

We invite you to come in and talk to your Personal Banker about your financial goals. We'll partner with you and put together a plan to help you reach those goals. With all the resources of a large community bank, plus professional guidance and support, you can be sure that your personal plan will keep working for you.

## Important Information About Your Accounts

### Accessing Your Accounts

#### **Community Banking Offices**

Iron and Glass Bank offices will close at their normally scheduled closing times on Friday, August 15, 2008, to prepare for the transition. Offices will reopen as First National Bank on their next normally scheduled business day, Saturday, August 16, 2008, or Monday, August 18, 2008.

- You will have access to our full range of banking services at over 220 First National Bank Offices and 245 ATM machines in Pennsylvania and Northeast Ohio.
- Please note that on August 18, 2008, you'll gain the advantage of First National Bank's "Same Day, All Day" banking experience, which eliminates cut-off times for posting of your transactions.

#### **VISA® Debit Cards/ATM Cards**

You will receive a new First National Bank VISA® Debit Card or ATM card to access your new First National Bank accounts. You should receive your new card and Personal Identification Number (PIN) with activation instructions prior to August 15, 2008.

- You can use your new First National Bank VISA® Debit Card or ATM card at any former Iron and Glass Bank and First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries as well as deposits wherever accepted.
- During the weekend of August 15, 2008, balance inquiry will not be available. Balance inquiry will be restored by Monday, August 18, 2008.

#### **Availability of Deposits**

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed bank account disclosure.

# Important Information About Your Accounts

If you have any questions about your accounts, please contact Customer Service at 1-800-555-5455.

## Hours are:

Monday – Friday 8:00 AM – 8:00 PM  
Saturday 8:00 AM – 5:00 PM

## Telephone Banking

Automated telephone access to your account information 24 hours a day, 7 days a week, will continue as usual Monday, August 18, 2008, at 8:00 AM.

- You may access Telephone Banking at 1-800-817-8787.
- When you access First National Bank's Telephone Banking, you will be asked for your account number and your personal identification number. Your personal identification number is the last four digits of your social security or tax identification (business) number.
- You can change your personal identification number any time after your initial call.
- If you cannot access an account you previously accessed, please contact Customer Service.
- You may transfer to Customer Service at any time for questions and additional information.

## Online Banking

If you currently bank online, you will be automatically enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter the week of **July 28, 2008** explaining how to access your online accounts after August 18.

- You will have access to the same accounts at First National Bank as you did at Iron and Glass Bank. If you cannot view an account you previously could view, please contact Customer Service.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Iron and Glass Bank as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts please contact Customer Service.
- Please print transactions prior to August 16th. They will not be available online after that date.

# *Important Information About Your Accounts*

## **Free Online Bill Payment**

If you currently use online Bill Payment, you will automatically be enrolled in First National Bank's Free Online Bill Payment service.

- You will access Bill Payment directly from Online Banking. Once you log in to Online Banking your Bill Payment account will appear after the listing of your other accounts on the Account Summary screen.
- The following information will transfer to your First National Bank Free Online Bill Payment service:
  - Payment and vendor information
  - Automatic and future-dated payments
- We recommend you print your payment history, vendor list and current scheduled payments to validate that all information transferred to First National Bank's Bill Payment service. Your payment history will not transfer to First National Bank.
- Please update your email address if it has changed.
- Payee account numbers may be no longer than twenty-four characters, including spaces. Please review your current payee account numbers to make sure they meet this requirement. When information is transferred, all characters over 24 will not be retained, possibly cutting off important data. Consider using abbreviations, leaving out the word 'account' if it was included and omit spaces and hyphens where possible. Account number fields left blank will automatically reflect your name.

## **Customer Service**

Hours are:   Monday – Friday   8:00 AM to 8:00 PM  
                  Saturday           8:00 AM to 5:00 PM

Telephone: 1-800-555-5455



# Important Information About Your Accounts

## About Your New First National Bank Accounts

- This Welcome Guide will provide information on First National Bank products and services.
- Additional details about terms, fees and disclosures are enclosed with this Welcome Guide.
- If you would like to consider a different account, or open new ones, please visit one of our Community Banking Offices. We will be happy to assist you.

## About Your Deposit Accounts

### Your Checking and Savings Accounts

You can continue to use your checks and deposit slips without interruption. To help make your transition to First National Bank as smooth as possible, we will automatically transfer your Iron and Glass account(s) into a comparable account from First National Bank.

- When you need to order new checks or personalized banking documents you can order directly online, by phone, or in person. If you order checks from a source other than First National Bank, please call us to obtain important bank-specific ordering information.
- Direct deposits and automatic transfers using your accounts will continue without interruption.
- For any incoming wire transfers dated after **August 15, 2008**, please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers must be made in person at any of our Community Banking Offices. Please provide two forms of ID upon request. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires, including foreign wires.
- Interest on checking and money market accounts is compounded and credited monthly. Interest on savings accounts, with the exception of the Holiday Club, is credited quarterly. For most accounts, interest will be credited on your statement date.

### Consumer Checking Account Update

Your Current Iron and Glass Bank Account:	Your New First National Bank Account Will Be:	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card **	FNB Online Banking	Internet Bill Payment ***	Check Printing Costs	Benefits
Regular Checking	Free Checking	\$0	\$0	No	Yes, with check safe keeping	Free	Free	Free	Varies by style. Duplicate checks required.	This product can help you save money since there is no monthly maintenance fee and no per-check charge. Once the initial deposit is made, there is no minimum balance requirement. Also, Free Checking customers can enjoy the convenience of unlimited check writing.
Budget Checking										
Super NOW Account	FirstRate Checking	\$1,500 min. or \$3,000 avg.	\$9	Yes, over \$1,000	Yes, with free images	Free	Free	Free	First order of duplicate Sky Blue checks are free or 50% discount on selected check styles	FirstRate Checking can help you make money by earning interest and save money by maintaining a minimum average balance to avoid monthly maintenance fees. To help provide security the account is FDIC insured.
Star Checking	Lifestyle 50 Checking	\$0	\$0	Yes, over \$1,000	Yes, with free images	**Free	Free	Free	Free personalized program checks or 50% discount on any selected styles	You can save money with a 1/4% annual CD bonus, free travel cards, free money orders, free cashier's checks, and a free 3 x 5 safe deposit box or credit for larger size. You can also make money by earning interest and instead of going to the ATM to withdrawal cash and you can save time by using the debit card.

\*\* Card free, \$1.50 per foreign transaction fee assessed for using non-First National Bank machines.

\*\*\* NSF and Stop Pay fees are applicable

# Important Information About Your Accounts

## Consumer Savings Account Update

Your Current Iron and Glass Bank Account:	Your New First National Bank Account Will Be:	Minimum Balance to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Rate and Payment Terms	Transaction Limitations	Benefits
Statement Savings	FirstRate Savings *	\$100 average daily	\$4	Variable, tiered interest rate, compounded quarterly	6 automatic or electronic (ACH or Point of Sale transaction w/ pin using an ATM card) transfers per month	To help you save more and make more money the FirstRate Savings account pays a higher rate of interest as the balance increases. A limit of 6 transfers per month allows you to move money easier. To save time you can verify/ conduct account balances, transaction history, and account transfers through FNB Online Banking and Telephone Banking.
Passbook Savings	Passbook Savings**	\$100 average daily	\$2	Variable, tiered interest rate, compounded quarterly	Unlimited, over the counter	The Passbook Savings Account can help you save money and provide security through FDIC Insurance.
Holiday Club	Holiday Club***	N/A	N/A	Variable rate, paid semi-annually, on 3/31 and 9/30	6 automatic or electronic transfers per month	The Holiday Club account is designed for people to save money who may have a difficult time setting aside money regularly. The account will help the customer make money quicker because the interest is calculated daily on the collected balance. To be more convenient the account is set-up so that the money is available for withdrawal, penalty-free anytime each year.
Money Market	FirstRate Money Market	\$5,000 average daily	\$10	Variable, tiered interest rate, compounded monthly	6 automatic or electronic (ACH or Point of Sale transaction w/ pin using an ATM card or 3 by check/draft) transfers per month	You can make money with the FirstRate Money Market because it is a tiered account that has a competitive rate and rewards customers with higher interest rates for higher balances. The account offers FDIC insurance which provides security and check/ATM access for convenience.
Premier Money Market						

\* Statements will be mailed quarterly. If electronic funds activity occurs, a monthly statement will be produced and mailed for that month.  
 \*\* Account features remain the same  
 \*\*\* Account features remain the same until maturity

### Your Statements

You will receive a final statement from Iron and Glass Bank as of **August 15, 2008**. Thereafter, your First National Bank statements will be mailed at about the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your statement, please call Customer Service at 1-800-555-5455.
- If you currently receive check images of your paid checks in your statements, that service will continue. In addition, images are available with First National Bank's Online Banking. If you consider a different account, your account will be changed to check safekeeping or check images based on the features of the product chosen.
- If you have a line of credit linked to your checking account, you will continue to receive a monthly separate statement with a summary of your activity.
- If you currently have a combined statement sent to you, that service will continue.

### Your CDs and IRA CDs

The current rate and term of your CDs will remain the same until the maturity date. Please review your First National Bank maturity notices carefully when you receive them.

### Your Individual Retirement Accounts

As of **August 16, 2008**, First National Bank will become the new custodian of your IRA plan.

## About Your Loan Accounts

### **Your Mortgage Loan**

The terms and conditions as outlined in your mortgage loan documents will remain the same unless you are notified of a change in a separate mailing.

- Any automatic payments you currently have will remain unchanged unless you are notified separately. Funds for any automatic payments must be available in your account when your payment is processed.
- The mailing address for mortgage payments is: P.O. Box 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to: 4140 East State Street, Hermitage, PA 16148-3487.
- After August 18, 2008, any questions you have about your mortgage loan can be directed to Customer Service at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday 8:00 AM to 5:00 PM EST. Or write us at: 4140 East State Street, Hermitage, PA 16148-3487.

### **Your Consumer Loans or Lines of Credit**

The terms of your loan or line of credit will remain the same, and fees and late charges will be assessed in accordance with your contract unless you receive a separate notification of any changes.

- If you have a line of credit, you will receive a monthly First National Bank statement with the new payment address and other details of your account.
- Making payments to your consumer loan and line of credit:
  - Any automatic payments will not change. If your payment is automatically deducted from a deposit account, this service will continue.
  - After August 18, 2008, you can also make payments at your local First National Bank Community Banking Office or through Online Banking.
  - Make loan payments by phone from your First National Bank checking or savings account by calling 1-800-817-8787. Simply follow the convenient prompts.
  - You may also mail your payments to: P.O. Box 6000, Hermitage, PA 16148-0900.
- If you have life and/or disability coverage on your consumer loan, there will be no change to the terms, conditions or cost of coverage.

## Managing Your Money

Managing your money starts with your checking account. At First National Bank, we've designed our checking account options so you'll find one that's ideally suited for you. Whether you're looking for the ease of no minimum balance, the yield of an interest-bearing account or the convenience of 24/7 banking, you'll find it right here.

### **Free Checking**

It's hard to find a better deal than free. That's why you'll find so much to like about Free Checking. There is no worry about maintaining a minimum balance or how many checks you can write. It is truly a free account.

### **FirstAccess Checking**

Free FirstAccess Checking redefines anytime, anywhere 24/7 banking with exclusive online, email and ATM benefits that free you of limitations, fees and concerns. This account delivers everything to you electronically whenever and wherever you want it. You can withdraw money from any VISA/PLUS ATM in the world and First National Bank will never charge you. Now that's convenience.

### **FirstRate Checking**

Relax in knowing your checking account is always earning the most interest possible with FirstRate Checking. As your account balance grows over the minimum of \$1,000, your interest rate automatically increases. We'll give you your first order of duplicate checks free. Also ask about FirstRate Savings and Money Market Accounts.

### **e-xpress Checking**

Internet-savvy clients will find numerous reasons to click on e-xpress Checking, starting with FNB-Online Banking, unlimited check writing, no minimum balance and an interest-bearing account. e-xpress Checking will save you both time and money in many ways, including FREE Internet Bill Pay service, free Debit Card, free personalized program checks, and a free imaged statement rather than your loose cancelled checks all for one low monthly membership fee.

In addition, when you open an e-xpress Checking account, you'll receive all of the benefits included in our First Plus Package option (see page 11) such as fraud protection, rebates, discounts and more.



**All checking accounts  
can be accessed through  
First National Bank's  
Internet Banking now  
with FREE BILL PAY!**



Lifestyle™  
★★50

*I love my*

*Lifestyle 50 Checking*

*account. I get interest on*

*my account, free checks,*

*travel opportunities and so*

*many extras. I save money,*

*earn money and have a*

*great time.*

### **Lifestyle 50 Checking**

Lifestyle 50 is First National Bank's premier account for individuals 50-years-old or better who seek rewarding privileges and conveniences such as checking with interest, bonus rates on CDs, free personalized program checks, special events, travel opportunities and more. Whoever thought that banking could be so much fun?

### **Lifestyle 50 Plus Checking**

For larger deposit balances in any First National Bank account, Lifestyle 50 Plus Checking offers additional features such as increased interest rates, free additional accounts, penalty-free CD withdrawals, free ATM withdrawals and exclusive special events.

### **»» FIRST PLUS PACKAGE**

**Save Time. Save Money. Protect Your Family.**

**First National Bank's First Plus Package Can Make a Difference.**

Life isn't all about banking. So here's a way for First National Bank to save you money on all those other things you do every day. Add First Plus Package to any checking account or open an e-xpress Checking Account and enjoy a whole new world of money-saving opportunities. See a Personal Banker for details.

*Free Personalized Checks*

*Purchase Protection and Extend Warranties*

*Identity Theft Protection*

*Free Companion Airfare*

*Discounted Gift Cards*

*Exclusive Savers Club Book*

Lifestyle 50 members are entitled to receive the Advantage Package at a discounted rate with the following services:

*Free Personalized Checks*

*Identity Theft Protection*

*Free Companion Airfare*

*Bonus Travel Discounts*

*RX Advantage*

*Vision Care*

*Rebates on Everyday Purchases*

*Exclusive Savers Club Book*

## Making More Money

Help your money make more money with First National Bank's savings and investment accounts. There are many different reasons to save and invest. It could be a short-term goal like saving for a new car or vacation. It could be a reliable long-term investment for a college education or retirement. You may simply desire the security of an emergency cash reserve.

Whatever your reason, First National Bank has a full range of savings and investment accounts to help you earn more on your money. A Personal Banker can provide you with a thorough explanation and consultation of which accounts would work best for you.

### **FirstRate Savings**

With FirstRate Savings your interest rate increases with your balance automatically, saving you time and making more money on your account. You have immediate access to your account, anytime, anywhere at the bank, online or an ATM. This basic savings account with its low minimum balance saves you money on account fees. Whether you are saving for a vacation, college or just a rainy day, FirstRate Savings gives you flexibility and more interest.

### **FirstRate Money Market**

If you are looking for the ultimate money market account, look to the FirstRate Money Market Account. You will enjoy seeing your money grow with interest rates that rise automatically as your balance does. You will have convenient, immediate access to your account at the bank, online or ATM allowing you to withdraw funds, deposit funds or just transfer funds between accounts. You can write a limited number of checks each month on this account.

### **Lifestyle 50 Money Market**

This is the perfect companion account for Lifestyle 50 Checking. Lifestyle 50 members earn a bonus rate of interest on this money market account allowing you to earn more money on your deposits. Like our FirstRate Money Market, your rate automatically increases as your balance does and you'll enjoy the same convenient access to your money. You can write a limited number of checks each month on this account.



*With a FirstRate Money*

*Market account, my*

*interest rate automatically*

*rose as my balance did.*

*I didn't have to do a thing.*

*Thanks to First National*

*Bank, my money is making*

*more money.*

### **IRA Savings**

A First National Bank IRA Savings Account is an easy way to get started on your 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.

### **Holiday Club**

Why not spread your holiday cheer a little further. The Holiday Club account is designed to help you save money for the holidays by allowing you to make regular deposits into an interest bearing account. You will have the convenience of withdrawing the funds, penalty-free, anytime during the year without waiting for a check.

### **Certificates of Deposits**

First National Bank offers regular and IRA certificates of deposit so you can earn a fixed, competitive rate of interest for a fixed period of time from seven days up to sixty months. We also offer a number of certificates of deposit designed to help you meet specific investment goals. All regular and IRA certificates are FDIC insured. Call or come in and see your Personal Banker to learn more about our certificate of deposit programs and how we can help you make more money on your savings.

### **Savers Goal CD**

At First National Bank we offer the Savers Goal CD to help you start saving for the future today. With a minimum opening balance of \$100, you'll open a 14-month CD with a competitive interest rate. Each month just add \$25 or more through automatic transfer from a checking or savings account and watch your savings grow. There couldn't be a more convenient way to save money.

## Achieving Your Dreams

You have a personal dream for the future and First National Bank has a mortgage or personal loan to help you achieve it. We welcome you to look over our wide variety of lending programs – so we can then personalize one that brings your dream to life affordably and quickly.

Our team is committed to exceptional customer service that will exceed your expectations. We take the time to listen to your current needs and your long-term plans. We can then provide you with financing options that are tailored to your unique situation.

### **Mortgage Loans**

Purchasing a home is one of the most important decisions you'll ever make. And because you have unique desires for your dream home, you also have unique needs in borrowing the money to pay for your home. First National Bank offers a variety of mortgage plans to satisfy your needs. Our First National Bank Mortgage Consultants will be pleased to answer your questions and help you choose the mortgage loan that is right for you.

Find the mortgage that suits your needs and your dreams.

- Conventional Fixed Rate, 10, 15, 20, 25 and 30-Year Term Mortgage
- Construction Loan
- Adjustable Rate Mortgage
- Jumbo Mortgage
- Pennsylvania Housing Finance Agency Mortgage
- Specialty Purchase Programs



*First National Bank  
helped us get the home  
of our dreams. Local,  
personalized service and  
decision-making saved  
me time and money.*



### **Home Equity Loans and Lines of Credit**

First National Bank Home Equity Loans and Lines of Credit are an excellent way for homeowners to obtain money needed for large projects, purchases or expenses. These loans and credit lines use the equity in your home as collateral. Like the interest on your home mortgage, the interest on a home equity loan or line is generally tax-deductible (consult your tax advisor).

**Home Equity Loan** – Fixed amount, fixed rate term loan secured by the equity in your home.

**Home Equity Line of Credit** – An open-ended line of credit secured by the equity in your home.

### **Personal Loans**

When it's time to finance a golden opportunity or a college education, or when you and your family need extra cash to get through an unexpected emergency, expect more from First National Bank – more loan options, more guidance and more understanding. Whatever goal you're trying to achieve, whatever need you're trying to meet, a First National Bank Personal Banker will be happy to assist you in determining what loan option will work best for you.

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

## Investing for the Future

First National Bank offers much more than traditional banking services. With F.N.B. Wealth Management services, we can help you make smart decisions regarding everything from the creation of your wealth to its preservation and distribution.

We begin by taking the time to thoroughly understand the important details of your financial picture. We discuss your plans for the future and help you identify investments, tax and estate planning opportunities. We then draw on our experts who consider the latest practices, research and strategies to create a personal wealth management plan that addresses your financial objectives – now and in the years to come.

To ensure that your needs are always met, we structure your financial plan around four distinct strategies that can be used alone or in conjunction with others.

### **Wealth Enhancement and Growth**

Investment Management  
Brokerage Services  
Variable and Fixed Annuities  
Mutual Funds  
529 Plans

Treasury Bills  
Treasury Bonds/Notes  
US Savings EE Bonds  
US Savings I Bonds

### **Wealth Protection and Preservation**

Cash Flow Analysis  
New Worth Determination  
Asset Allocation  
Education Planning

Retirement Analysis  
Risk Management  
Estate Planning

### **Lifetime Wealth Distribution**

IRA/401(K) Strategies  
Variable and Fixed Annuities  
Distribution Calculations and Strategies

Roll-over IRAs and 401(K) Strategies  
Beneficiary Designation Strategies

### **Estate and Wealth Distribution**

Wealth Transfer Strategies  
Estate Settlements  
Living Trusts  
Testamentary Trusts

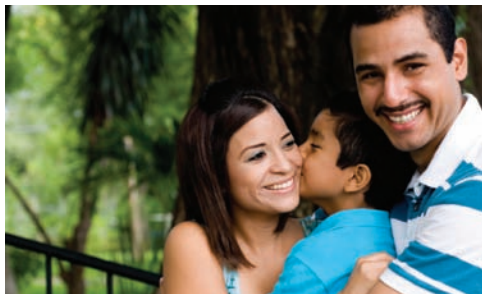
Special Needs Trusts  
Charitable Services  
Fiduciary Services  
Custody Services



*It's like having a private  
money manager right in  
your neighborhood office.*



*Products listed are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.*



*I've protected my  
family's assets and  
secured our future.*



**First National  
Insurance Agency**

## Protecting What's Yours

We're also there to help when it comes to your insurance needs. The First National Insurance Agency's Personal Insurance Division can meet all of your insurance needs with individually tailored comprehensive policies to protect your home, your autos, your life and any other personal asset.

Our caring, professional staff will personally handle your relationship with First National Insurance Agency, providing personalized advice and competitive products not just now but over a lifetime.

Our products and services include:\*

Personal Auto Insurance	Motorcycle Insurance
Life Insurance and Mortgage Protection	Renter's Insurance
Individual Medial Insurance	Valuable Articles Coverage
Watercraft Insurance	Personal Umbrella Liability
Homeowner's Insurance/ Condominium Owner's Insurance	Seasonal/Secondary Dwellings Insurance
	Individual Disability

### » FIRST PLUS PACKAGE

**Save Time. Save Money. Protect Your Family.**

**First National's First Plus Package Can Make a Difference.**

Life isn't all about banking. So here's a way for First National Bank to save you money on all those other things you do every day. Add First Plus Package to any checking account or open an e-xpress Checking Account and enjoy a whole new world of money-saving opportunities including identity theft protection, extended warranties, travel benefits and more. See a Personal Banker for details.

\*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 federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

## At Your Convenience

Life gets complicated. Your banking shouldn't be. That's why at First National Bank we offer a wide range of products and services designed to make your banking experience with us as convenient as possible. Whether it's accessing your account from your computer, withdrawing money from an ATM, or talking to a customer service representative you can reach us anywhere, anytime in a variety of ways.

### **Online Banking and FREE Internet Bill Pay**

FNB-Online is our Internet banking service which gives you secure access to your personal accounts and control of your money 24/7, all with the click of your mouse. With FREE Internet Bill Pay you can pay all of your bills easily and conveniently online, saving you the time and money of writing checks and stamping envelopes.

### **Telephone Banking**

If you prefer to access your account from your telephone, First National Bank offers you 24 hour access that way as well. You can check balances, transfer money or make a First National Bank loan payment over the phone at 800-817-8787. It's fast, convenient and totally secure. Of course you can request to speak with one of our knowledgeable Customer Service Representatives at 1-800-555-5455.

### **First National Bank Website**

Visit us at [www.fnb-online.com](http://www.fnb-online.com) for a wealth of financial information and planning tools, complete listing of locations and hours, special offers and information on safeguarding your accounts with First National Bank.

### **First National Bank Debit Card**

The First National Bank Debit Card offers the convenience of a credit card without the monthly bills or high interest rates. It is accepted for purchases at millions of places worldwide and you can access your cash at any ATM when you see the VISA® or PLUS logo. Remember, you'll never pay a fee at any of the more than 245 First National Bank ATMs.

### **Check Reorder Express**

This service allows you to reorder your checks online. You choose the style and type of check you want and we will send them to you with the click of your mouse.

### **Switch Kit**

If you are thinking about opening an additional account with First National Bank, ask for one of our Smooth and Easy Switch Kits.



*I love banking with First National Bank. I can do all of my banking with just the click of a mouse and save money paying all my bills online for FREE!*



**Internet Banking now comes with FREE BILL PAY!**

*Please see our map with list of convenient banking locations inside the back cover of this book.*

# Business Products & Services



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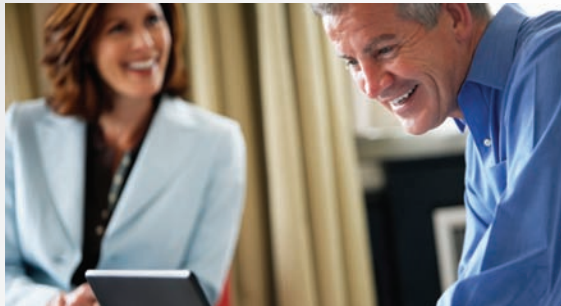
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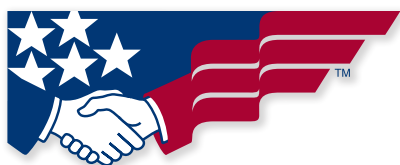
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## Important Dates

August 16: Bank opens as First National Bank. First National Bank Products offered after close of business August 15. Any office open on August 16 will offer First National Bank Products.

August 19-23: Community Banking Office Open House—Please visit our offices to join us in celebrating our commitment to serving you as First National Bank.





## First National Bank

### During this transition, our promise to you is:

- The same people you have come to know and trust will be here to serve you.
- You will enjoy more convenient banking and ATM locations.
- We will provide you access to new products and services to help you reach your financial goals.
- We guarantee the same prompt, courteous customer service you have come to expect.

Nothing is more important than serving our clients and providing convenient and exceptional services that save you time and money. We appreciate your business and look forward to continuing to serve you as First National Bank.

## Introduction

At First National Bank, we've been helping businesses with their banking and financing since 1864. Our new partnership with Iron and Glass Bank allows us to reach out to a new group of businesses with products and services that are as unique as the businesses we serve.

Our success in the marketplace is in large part attributed to quick response times, consistent calling efforts and most importantly, local decision making. We differentiate ourselves from the competition by the high level of service provided to our clients. It is our goal to provide the personalized touch that clients want and to be a value-added, trusted financial advisor.

We have a wide range of business banking and financing options to help your business grow and prosper. Friendly, knowledgeable Business Bankers will help you determine the best mix of products and services for your business. They will be your connection to some of the most advanced financial solutions in the industry. Whether your business is large or small, count on First National Bank to help you reach your financial goals.

We invite you to look through our Welcome Guide and discover the world of First National Bank Business Banking and how we can help each and every one of our clients reach their financial goals. We are confident that you will see the additional value that First National Bank has to offer. It will be your choice if you wish to change to any of the products we have in this Guide.

### Some of the new products you'll see are:

- FREE Small Business Checking with Online Banking and FREE Bill Pay
- FirstRate Money Market Account
- First Desktop Banker
- Business Sweep Account
- Estate Management Account

We invite you to talk with your Business Banker about your financial goals. We'll partner with you to put together a plan to help you reach these goals. With all the resources of a large community bank, plus professional guidance and support, you can be sure that your business plan will keep working for you.

## Important Information About Your Accounts

### Accessing Your Accounts

#### **Community Banking Offices**

Iron and Glass Bank offices will close at their normally scheduled closing times on August 15, 2008, to prepare for the transition. Offices will reopen as First National Bank on their next normally scheduled business day, Saturday, August 16, 2008, or Monday August 18, 2008.

- You will have access to our full range of banking services at over 220 First National Bank Offices and 245 ATM machines in Pennsylvania and Northeast Ohio.
- Please note that on August 18, you'll gain the advantage of First National Bank's "Same Day, All Day" banking experience, which eliminates cut-off times for posting of your transactions.

#### **VISA® Debit Cards/ATM Cards**

You will receive a new First National Bank VISA® Business Check Card, Debit Card or ATM card to access your new First National Bank accounts. You should receive your new card and Personal Identification Number (PIN) with activation instructions prior to August 15, 2008.

- You can use your new First National Bank VISA® Business Check, Debit or ATM card at any former Iron and Glass Bank and First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries as well as deposits where accepted.
- During the weekend of August 15, 2008, balance inquiry will not be available. Balance inquiry will be restored by Monday, August 18, 2008.



# Important Information About Your Accounts

If you have any questions about your accounts, please contact Customer Service at 1-800-555-5455.

## Hours are:

Monday – Friday	8:00 AM – 8:00 PM
Saturday	8:00 AM – 5:00 PM

## Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed bank account disclosure.

## Telephone Banking

Automated telephone access to your account information 24 hours a day, 7 days a week, will continue beginning Monday, August 18, at 8:00 AM.

- You may access Telephone Banking at 1-800-817-8787.
- When you access First National Bank's Telephone Banking, you will be asked for your account number and your personal identification number. Your personal identification number is the last four digits of your social security or tax identification (business) number.
- You can change your personal identification number any time after your initial call.
- If you are not able to access an account you previously accessed, please contact Customer Service.
- You may transfer to Customer Service at any time for questions and additional information.

## Online Banking

If you currently bank online with your Small Business Checking Account, you will be automatically enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter the week of **July 18, 2008** explaining how to access your online accounts after August 18.

- You will have access to the same accounts at First National Bank as you did at Iron and Glass Bank. If you cannot view an account you previously could view, please contact Customer Service.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Iron and Glass Bank as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts please contact Customer Service.
- Please print transactions prior to August 16th. They will not be available online after that date.

# *Important Information About Your Accounts*

## **Free Online Bill Payment**

If you currently use Online Bill Payment with your Small Business Checking Account, you will automatically be enrolled in First National Bank's Free Online Bill Payment service.

- You will access Bill Payment directly from Online Banking. Once you log in to Online Banking your Bill Payment account will appear after the listing of your other accounts on the Account Summary screen.
- The following information will transfer to your First National Bank Free Online Bill Payment service:
  - Payment and vendor information
  - Automatic and future-dated payments
- We recommend you print your payment history, vendor list and current scheduled payments to validate that all information transferred to First National Bank's Bill Payment service. Your payment history will not transfer to First National Bank.
- Please update your email address if it has changed.
- Payee account numbers may be no longer than twenty-four characters, including spaces. Please review your current payee account numbers to make sure they meet this requirement. When information is transferred, all characters over 24 will not be retained, possibly cutting off important data. Consider using abbreviations, leaving out the word 'account' if it was included and omit spaces and hyphens where possible. Account number fields left blank will automatically reflect your name.

## **Customer Service**

Hours are: Monday – Friday 8:00 AM to 8:00 PM  
Saturday 8:00 AM to 5:00 PM

Telephone: 1-800-555-5455

# Important Information About Your Accounts

## About Your Deposit Accounts

### About Your New First National Bank Accounts

- This Welcome Guide will provide information on First National Bank products and services.
- Additional details about terms, fees and disclosures have been enclosed with this Welcome Guide.
- If you would like to consider a different account, or open new ones, please visit one of our Community Banking Offices. We will be happy to assist you.

### Your Checking and Savings Accounts

You can continue to use your checks and deposit slips without interruption. To help make your transition to First National Bank as smooth as possible, we will automatically transfer your Iron and Glass account(s) into a comparable account from First National Bank.

- When you need to order new checks or personalized banking documents you can order directly online, by phone, or in person. Note that if you order checks from a source other than First National Bank, please call us to obtain important bank-specific ordering information.
- Direct deposits and automatic transfers using your accounts will continue without interruption.
- For any incoming wire transfers dated after **August 15, 2008**, please notify the senders of First National Bank's routing and transit number which is 043318092.
- Outgoing wire transfers can be made in person at any of our Community Banking Offices, via FAX to the wire operations area at 724-983-3659 or 800-588-3635, or through our Execubank online business internet banking service. Please provide two forms of ID upon request. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires, including foreign wires.

### Business Checking Account Update

Your Current Iron and Glass Bank Account:	Your New First National Bank Account Will Be:	Suggested Business Segment	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	Free ATM/Debit Card	FNB Online Banking	Benefit
Business Checking Without Analysis	Free Small Business Checking	Small Business Checking is designed to meet the needs of small-sized businesses and organizations with low transaction activity.	\$0	Deposited, Paid or Electronic items > 150 = \$.30/item	No	Yes, with Check Safekeeping	Yes	Free use of the Personal product and Bill payment	This product can save money for you by maintaining less than 150 items per month and avoiding the hassle of overdrawing your account with the OverdraftHonor program. This product also saves time for you and assists in moving money from account to account with online banking and the convenience of combined statements and check safekeeping.
Business Checking With Analysis	Business Analysis Checking	Business Analysis Checking is for mid- to large-sized companies with many transactions and large balances being maintained and used.	\$0	\$15 Deposited items = \$.13 Paid checks = \$.19 Deposit tickets = \$.30 Electronic Items = \$.10	No; Tiered Earnings Credit	Yes, with Check Safekeeping	Yes	ExecuBanc Available	You can save money with earnings credit paid on the collected balances to off-set service fees. You can also save money with no minimum balance and low transaction fees while avoiding hassle of overdrawing your account with the OverdraftHonor program. This product also saves time for you with online banking and offers the convenience of combined statements with check safekeeping.
Business NOW Checking	Business Interest Checking	Business Interest Checking is available to qualifying sole proprietors, non-profit organizations and entities entrusted with public funds.	\$2,000 min. or \$4,000 avg. daily balance	\$15 Deposited items = \$.13 Paid items = \$.19 Deposit Ticket = \$.30 Electronic Items = \$.10	Yes	Yes, with Check Safekeeping	Yes	ExecuBanc Available	You can make money by earning interest and can save money by maintaining a minimum balance to avoid monthly maintenance fees. You can avoid the hassle of overdrawing your account with the OverdraftHonor program and save time with online banking.

# Important Information About Your Accounts

## Business Savings Account Update

Your Current Iron and Glass Bank Account:	Your New First National Bank Account Will Be:	Minimum Balance to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Rate and Payment Terms	Transaction Limitations	Benefit Statement/Value Proposition
Business MMDA	FirstRate Money Market	\$5,000 average daily	\$10	Variable, tiered interest rate, compounded monthly	6 automatic or electronic (ACH or Point of Sale transaction w/ pin using an ATM card or 3 by check/draft) transfers per month	You can make money with the FirstRate Money Market because it is a tiered account that has a competitive rate and rewards you with higher interest rates for higher balances. The account offers FDIC insurance which provides security and check/ATM access for convenience.
Business Premier Money Market						

### Your Statements

You will receive a final statement from Iron and Glass Bank as of August 15, 2008. Thereafter, your First National Bank statements will be mailed at about the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your statement, please call Customer Service at 1-800-555-5455.
- If you currently receive check images of your paid checks in your statements, that service will continue. In addition, images are available with First National Bank's Online Banking. If you consider a different account, your account will be changed to check safe keeping or check images based on the features of the product chosen.
- If you have a line of credit linked to your checking account, you will continue to receive a monthly separate statement with a summary of your activity.
- If you currently have a combined statement sent to you, that service will continue.

# *Important Information About Your Accounts*

## **Your CDs and IRA CDs**

The current rate and term of your CDs will remain the same until the maturity date. Please review your First National Bank maturity notices carefully.

## **Your Individual Retirement Accounts**

As of August 16, 2008, First National Bank will become the new custodian of your IRA plan.

## **Your Treasury Management Accounts**

The product features and benefits of your Treasury Management products will not change unless you receive a separate notification.

## **About Your Loan Accounts**

### **Your Commercial Loan or Line of Credit**

The terms and conditions as outlined in your loan or line of credit documents will remain the same.

- The mailing address for mortgage payments is: P.O. Box 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to: 4140 East State Street, Hermitage, PA 16148-3487.
- After August 18, 2008, any questions you have about your mortgage loan can be directed to Customer Service at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday 8:00 AM to 5:00 PM EST. Or write us at: 4140 East State Street, Hermitage, PA 16148-3487.

## Managing Your Business' Money — Checking Accounts for your Business

Business success depends on each part of your business delivering at peak performance every day. No element is more important than how a business manages its money. That's why First National Bank offers a wide range of checking and treasury management tools, each with its own custom benefits that help your company's money work harder and smarter each and every day. Your First National Business Banker can help you choose the account that is right for your business financial goals.

### **FREE Small Business Checking**

This account is tailor made for the small businesses or organizations with relatively low transaction volume. You can save money by paying no monthly account fees and save time by accessing your accounts through FNB-online banking now with FREE bill pay. Accessing your money after hours is as simple as using your First National Bank VISA® Business Check Card.

### **Compak Business Checking**

If you tend to keep a consistent level of funds in your business account and have fewer than average 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.

### **Business Analysis Checking**

Get the information you need to keep up with the fast pace of your business. For larger businesses and organizations that may have many transactions, Business Analysis Checking gives you an activity analysis and an earnings credit for the investable balance you carry. The earnings credit is used to offset any activity charges on your account.



*First National Bank took  
the time to understand  
the banking needs of my  
business and personalized  
banking solutions that were  
right for my business.  
I'm saving time and money  
with First National Bank.*

### **Business Interest Checking**

Make your money work for you. This interest bearing account is designed for qualifying sole proprietors, non-profit organizations, non-profit corporations, and entities entrusted with public funds. Charges will be incurred for all account activity. A monthly maintenance fee can be avoided by maintaining a minimum balance in the account.

### **Non-Profit Checking**

Qualified non-profit organizations can take advantage of this basic checking account that waives the minimum balance requirement and maintenance fees. To qualify, simply provide us with your tax-free ID number. Non-profits without a tax-free ID number can maintain a small minimum balance to avoid the monthly service fee.

### **Preferred Interest Checking**

Preferred Interest Checking is available to political subdivisions and government entities. This account pays a very competitive interest rate and is tied to PLGIT. Business managers do not have to make costly wire transfers or track the daily balance to obtain a high yield on available funds.

### **Estate Management Account**

If your business manages estate accounts for your clients, the First National Bank Estate Management Account offers a streamlined, quick account opening process for the convenience of both you and your client. We tailor the Estate Management Account for your client's needs, avoiding a one-size-fits all product, giving you total flexibility to manage your estate records. You will save money with this no minimum balance, no maintenance fee account and enjoy the convenience of 24/7 online access to your account.

### **Estate Management Account with Interest**

If you prefer to maintain a minimum balance in return for earning a competitive rate of interest on your account, the Estate Management Account with Interest is for you. All other features of the account remain the same including the convenience of 24/7 online access to your accounts. Our Estate Management Professionals can help you determine which account is best for your needs.

## Maximizing Your Business Assets — Treasury Management Services

Maximize your cash and minimize the hassle. First National Bank offers a suite of innovative cash and treasury management services that offer you the financial tools and information to manage cash flow, optimize available cash and reduce demands on your time. We'll help you get your money into your account faster, maximize your cash while it's there and efficiently manage your disbursements.

### **Same Day Banking, All Day**

Eliminate your midday rush to the bank. Same Day Banking, All Day gives you faster access to your deposits for improved cash flow and simplified record keeping. Any transaction you make at any First National Bank office will be posted at the end of that business day, rather than at an earlier midday cutoff.

### **First Desktop Banker**

Turn your desktop into our newest bank office. First Desktop Banker is a compact, innovative desktop scanning system you use to electronically deposit checks into your bank account from your place of business. A whole new advantage for your business, First Desktop Banker saves you time by eliminating those daily runs to the bank to make a deposit. You can even install scanners in multiple locations and deposit checks into a single account providing the convenience of faster access to your funds.

### **Execubanc™**

Manage your business banking anytime, anywhere. Execubanc allows you to conveniently access your accounts using an Internet-enabled PC from anywhere in the world. With the highest level of security, you can get real-time account information and perform a number of functions such as funds transfer, wires and ACH transmissions efficiently without the need to contact your bank office or First National Bank Business Banker, giving you more time to run your business.

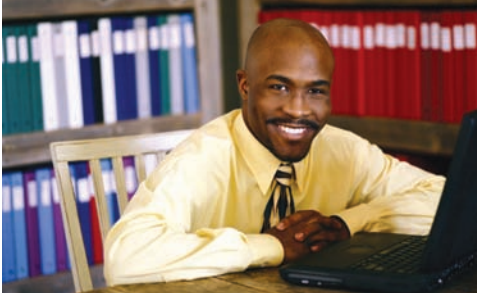


### **Remote Check Deposit**

First National Bank was the first bank in the region to bring you remote check depositing.

First Desktop Banker offers you improved technology that makes it easier for businesses of all sizes to save time, save money and make money.





*If there is a way for me  
to save time, save money  
or make more money,  
First National Bank shows  
me how.*

### **Business Banking Sweep Account**

A Business Sweep account allows you to automatically invest funds overnight above a minimum collected funds balance in an investment account that offers a tiered market rate of interest. In conjunction with your Business Analysis Checking account, it's the perfect way to make more money on your cash flow.

### **ACH Direct**

The ACH (Automated Clearing House) Direct System is designed to provide your company with a quick and efficient method of transmitting electronic credit and debit ACH transactions and payroll processing.

### **Lock Box**

If you receive regular payments from your customers, a Lock Box allows your customers to send these payments directly into an FNB Post Office Box. All funds are deposited daily into your account providing you immediate credit of your funds. It also saves you processing costs and eliminates costly errors.

### **Positive Pay**

If you have a high volume commercial checking account, Positive Pay can help protect you against check fraud and other problems. We compare check issue information with data captured during check processing, and we detect items that do not match. We then generate a daily exception report for you to review.

### **Merchant Services**

We make it easy for your business to accept and process debit and credit cards. The solutions we offer include new or upgraded authorization terminals or integration with a PC, electronic register, or mainframe computer. If you do not own equipment, our Merchant Services has a purchase program to suit your needs. Your sales proceeds are directly deposited into a First National Bank checking account, saving you time and making more money for your business.

## Making More Money

First National Bank can help you meet the financial goals of your business with one of our savings accounts, money market accounts or certificates of deposit. Any of these accounts can make more money for your business with variety of balance and rate options. A Business Banker can help identify which account is right for your business or organization.

### **FirstRate Savings**

With FirstRate Savings your interest rate increases with your balance automatically, saving you time and making more money on your account. You have immediate access to your funds, anytime, anywhere at the bank, online or through an ATM. This basic savings account with its low minimum balance saves you money on account fees and gives you flexibility and interest.

### **FirstRate Money Market**

This account is perfect for businesses that need a solid investment, but don't want to risk principal. With tiered interest rates that automatically increase as your balance does, you know that your money is always working at maximum levels. You have the convenience of online access to your accounts allowing you to manage your money more effectively. You can even write a limited number of checks each month on this account. All you need to be entitled for this account is any business checking account.

### **Public Funds Money Market**

This account is available only to political subdivisions or other government entities. The Public Funds Money Market pays a competitive rate that is tied to PLIGIT. A benefit of this account is the convenience of online access to transfer funds to and from the account to other First National Bank accounts. You can even write a limited number of checks and have a limited number of transactions each month on this account.

### **Business Certificates of Deposit and IRAs**

Start enjoying higher rates on funds not needed immediately. First National Bank's competitive rates can earn you a higher return than other deposit accounts with the added convenience of automatic renewal. And you can have your interest automatically re-deposited to your CD.



*The FirstRate Money Market account lets my business reap the rewards of having excess cash with a rate that automatically rises as my balance does.*

*My First National Bank  
Business Banker helped  
me build a game-plan  
of customized financing  
options to grow my  
company.*



Whether it is a CD for your business or your personal IRA, you can look forward to flexible terms, higher rates of interest and the security of knowing your money is FDIC-insured.

#### **Special Certificates**

First National Bank's Special Certificate of Deposit is a great way for you to earn high interest rates on deposits of \$100,000 or more. Flexible terms range from 7 to 365 days. And you can rest easy knowing that your investment will grow at a fixed rate for a fixed term.

#### **IOLTA Account**

IOLTAs (Interest on Lawyer's Trust Accounts) are mandatory for all attorneys who receive client funds. There are no minimum balance requirements on these accounts.

## **Growing Your Business**

First National Bank provides the financial resources and tools you need to help grow your business. Our loans, mortgages, lines of credit and leasing options can help you purchase equipment, expand facilities, finance space and more.

As your neighborhood bank, we want to see you succeed. Our Business Bankers can help you through the process, finding the right financing solution for your business then turning your request around quickly with personal attention and most importantly, local decision making.

#### **Business Term Loans**

This loan is ideal for businesses that wish to expand facilities, purchase new equipment, finance acquisitions, refinance debt or purchase fixed assets. First National Bank offers flexible terms and repayment options designed with your business in mind.

#### **Construction Loans**

If you need to fund new construction or expand physical facilities this loan will be perfect for your business. The loan may be extended to the contractor or the property owner as evidence of the work progress is furnished.

#### **Commercial Mortgage Loans**

This loan is extended to those looking to purchase real estate for self-occupation or rental income. It is secured by a lien against the real estate. Repayment is made in

amortized monthly payments of principal and interest.

### **Commercial Lines of Credit**

If your business is in periodic need of extra cash, a commercial line of credit will help you during those times. Businesses can draw upon a pre-approved amount, and borrow, repay and re-borrow from time to time up to the maximum credit allocated until the expiration date of the line.

### **Demand Loans**

For temporary and short-term needs, the Demand Loan is terminable at the option of either the borrower or the bank. It does not have a fixed maturity date or scheduled principal amortization.

### **SBA Loans**

Getting your business off the ground? We can help you obtain a secured loan from the Small Business Association. Our Specialists will save you time helping you through the application process.

### **Letters of Credit**

Letters of Credit will help your business facilitate the flow of goods and payments across international and domestic boundaries. They are particularly useful in transactions where buyer and seller face uncertainties over creditworthiness, language, currency differences or trade practices.

### **Equipment Leasing**

Whether it's automobiles or computer hardware, heavy machinery or restaurant equipment, there are many inherent advantages to leasing rather than purchasing for both the lessor and the end user. Benefits to the business include reduced maintenance and disposition costs, preservation of capital for other uses and protection against obsolescence. Bank Capital Services Corporation, a subsidiary of First National Bank, has leasing options to accommodate nearly all types of business equipment purchases. We are committed to helping you achieve your goals and will work closely with you to determine the right lease structure for your company's needs.

### **Capital Financing**

F.N.B. Capital Corporation, a wholly owned merchant-banking subsidiary of F.N.B. Corporation, provides small- and middle-market owners, sellers and managers flexible financing solutions through subordinated debt and private equity.



## Optimizing Your Business

The F.N.B. Wealth Management Group has earned the distinction of being a fully integrated team of highly skilled professionals who can help your business make the most of your investments. Our expertise is highly refined to help you in four important investment areas.

**Wealth Enhancement and Growth**

**Wealth Protection**

**Lifetime Wealth Distribution**

**Estate and Wealth Distribution**



*F.N.B. Wealth Management*

*helps me manage my*

*business' investments, so*

*I can get down to business.*

When you trust us with your business investment, rest assured you receive generations of solid investing expertise. We are known as trusted advisors serving individuals, families, entrepreneurs, companies and professionals with integrity and commitment.

Our comprehensive array of financial services includes:

Financial Planning

Trust and Administration

Insurance

Investment Management

Business Succession and Transition

Retirement Planning

Our Wealth Management Services provides resources to:

- Design a plan to your specifications
- Manage your plan
- Provide ongoing investment advice
- Customize reporting



## Supporting Your Business

### **F.N.B. Wealth Management – Retirement Services for you and Your Employees**

Pennsylvania's competitive job market demands competitive benefit programs to attract and retain the best employees. Flexibility, affordability, and the expertise to explain it all is what makes F.N.B. Wealth Management the place to start when looking for long-term employee retirement plans.

There are so many plan types, tax benefits, investments, rules and regulations. The F.N.B. Wealth Management team of professionals will help you sort through it and design the plan that will be right for you and your employees. From plan election, daily administration, distributions and tax reporting, F.N.B. Wealth Management can do it all for you.

Products include: 401(K), SEP, Profit Sharing and Simple IRA.

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*Products listed are not FDIC Insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.*



*The First National  
Insurance Agency makes  
sure I have the proper  
coverage for my business,  
my employees and myself.*



**First National  
Insurance Agency**

**First National Insurance Agency – Insurance for your Business\***

Developing the right portfolio of insurance products is an essential step toward a comprehensive financial program for your business. At First National Insurance Agency, we know your time is valuable and how important it is to have proper coverage for risk associated with your business. We have the ability to design a policy package that will provide you with the necessary coverage to protect your business and the information you need to make the right decisions for your particular type of business insurance needs.

Products include:

- |                                                 |                        |
|-------------------------------------------------|------------------------|
| Business Owners Packages                        | Errors & Omissions     |
| Bonds                                           | General Liability      |
| Builders Risk                                   | Inland Marine          |
| Commercial Auto                                 | Professional Liability |
| Officers & Directors                            | Property               |
| Electronic Data Policy (EDP)                    | Workers Compensation   |
| Employment Practices Liability Insurance (EPLI) | Umbrella Liability     |

**First National Insurance Agency – Group Benefits and Life Insurance\***

Our Group Benefits Department offers a complete array of employee benefits. We can also provide access to a variety of voluntary employee benefit products which will allow you to offer comprehensive coverages while controlling your costs. Our professional staff will work with you to design your plan, meet and explain it to your staff, aid in employee enrollment and provide ongoing support.

Products offered by Mid-Penn Insurance include:

- |                                          |                         |
|------------------------------------------|-------------------------|
| Group Medical                            | Vision Insurance        |
| Life Insurance                           | Key-Person Insurance    |
| Long and Short Term Disability Insurance | Buy-Sell Life Insurance |
| Dental Insurance                         | Personal Insurance      |

We represent most major benefit insurance carriers including Highmark, Health America/Health Assurance, Guardian, UNUM, Genworth Financial, Geisinger Health Plan and Capital Blue Cross.

*\*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 federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.*

# *Personal Banking. Private Banking. At Your Convenience.*

## **Workplace Banking – Banking for Your Employees**

Businesses and their employees have always appreciated the benefits of direct deposit. It allows your employees to get quick, convenient and dependable access to their pay while you gain peace of mind.

By offering and recommending WorkPlace Banking from First National Bank, your employees receive banking bonuses along with their direct deposit, which makes you look even better.

WorkPlace Banking bonuses include:

- Free Checking
- No foreign ATM fees from First National Bank and a \$10 credit on fees charged by other banks.
- Free checks and unlimited checkwriting
- VISA® Debit Card
- Free Online Banking with Free Internet Bill Pay
- Check Safekeeping with detailed monthly statement
- Interest rate discounts for new loans with automatic loan payment
- Rate bonuses on any new CD
- Discounts on Mortgage or Home Equity Loan closing costs
- Free standard small safe deposit box

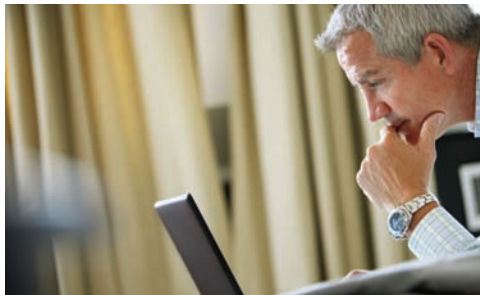
## **Personal Banking**

Enjoy the efficiencies of combining your business and personal banking services under the expert care of your First National Bank Personal Banker. Our single source of total financial management is the best way to maximize your return on all your money matters. You will simplify your life by working with a professional who is already familiar with your financial goals, needs and priorities.

Open a free checking account, earn money fund rates on savings, plan your retirement, find the best deals on car insurance, apply for a college or home equity loan, find the right mortgage for your dream home...all at an office location near you. With over 220 locations, along with 24 hour FNB-Online Banking, over 245 ATM locations and Telephone Banking, you'll have access to your accounts virtually any time and anywhere you go.



*My business hours are 24/7  
and with First National  
Bank's convenience  
products my banking hours  
are 24/7 too.*



## Private Banking

Managing a business takes a lot of time and commitment, but we know your personal financial needs should receive equal priority. First National Bank has a team of Private Client Group professionals dedicated to the needs of business owners. We can assist you with financial and tax planning, estate and business succession planning, professional investment management, and private bank and tailored financing. Banking products include:

### **FirstRate Money Market Account**

Get full access to your funds while earning a higher rate of interest.

### **FirstRate Checking**

With FirstRate Checking, the higher your balance, the higher your interest rate.

### **Special Mortgages**

Whether you are looking to buy your first or second home, refinance your current home at a lower rate, or just want to consolidate finances, First National Bank has a mortgage option and competitive interest rates that are right for you.

### **Loans and Lines of Credit**

We feature low fixed interest rate home equity loans and prime-based lines of credit that are highly competitive. With the possibility of tax-deductible interest payments, you can benefit even more.

## At Your Convenience

In today's fast paced business world, First National Bank understands that your time is valuable. By combining our banking expertise and the latest technology, you can now save time and money with a variety of services that will make banking with First National Bank easy and convenient.

### **Internet Banking**

Execubanc for your business or FNB-Online Internet Banking for your small business checking or personal banking with FREE Bill Payment gives you instant access to your

# *At Your Convenience. Private Banking. Personal Banking.*

account, banking services and financial tools. Your security is ensured and protected with passwords and powerful encryption technology. Internet Banking allows you to:

Check Account Balances

View Account History

Send Wires and ACH Transactions\*

*\*Available only with Execubanc*

Make Loan Payments

Verify ATM or Debit Card Transactions

Transfer funds

## **First Desktop Banker**

First Desktop Banker is a compact, innovative desktop scanning system you use to electronically deposit checks into your bank account from your place of business. First Desktop Banker saves you time by eliminating those daily runs to the bank to make a deposit. You can even install scanners in multiple locations and deposit checks into a single account providing the convenience of faster access to your funds.

## **Telephone Banking**

If you prefer to access your account from your telephone, First National Bank offers you 24 hour access that way as well. You can check balances, transfer money or make a First National Bank loan payment over the phone at 1-800-817-8787. It's fast, convenient and totally secure. Of course you can request to speak with one of our knowledgeable Customer Service Representatives during our convenient, expanded customer service hours at 1-800-555-5455.

## **First National Bank Website**

Visit us at [www.fnb-online.com](http://www.fnb-online.com) for a wealth of financial information and planning tools, complete listing of locations and hours, special offers and information on safeguarding your accounts with First National Bank.

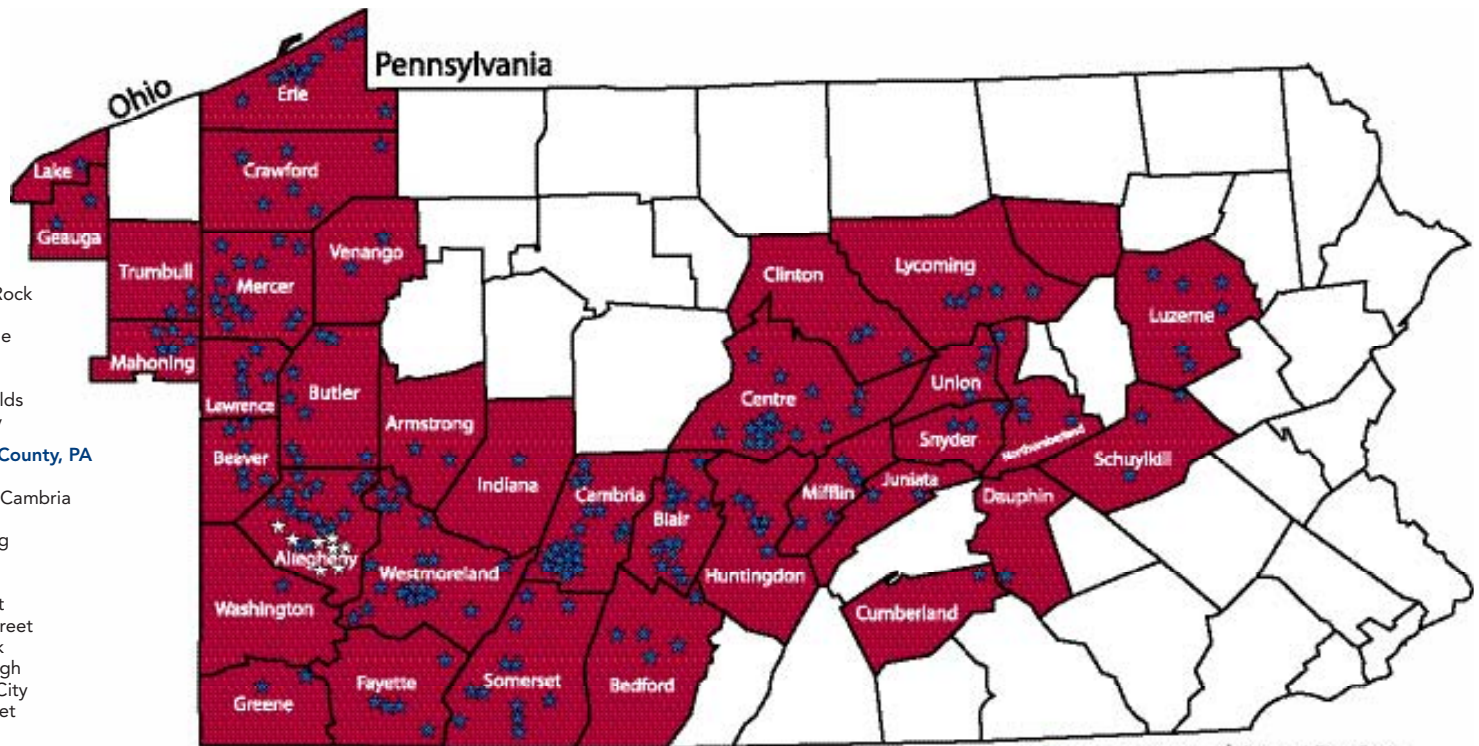
## **First National Bank Business Check Card**

Faster, easier and more secure than writing a check, the First National Bank Business Check Card offers the convenience of a credit card without the monthly bills or high interest rates. It is accepted for purchases at millions of places worldwide and you can access your cash at any ATM when you see the VISA® or PLUS logo. Remember, you'll never pay a fee at any of the more than 245 First National Bank ATMs. You can have multiple VISA® check cards on your accounts with a single statement for easy review and reconciliation.

## **Check Reorder Express**

This service allows you to reorder your checks online. You choose the style and type of check you want and we will send them to you with the click of your mouse.

Over 220 banking offices & 245 ATMs across 35 counties



★ First National Bank ☆ Iron and Glass Bank

**Allegheny County, PA**

- Moon Township
- Mount Oliver
- South Side
- Tarentum
- Natrona Heights
- Hampton Township
- Duncan Manor
- Franklin Park
- Pine Creek
- McCandless
- Ross Park
- West View
- Fox Chapel
- Allegheny Professional Bldg.
- Pittsburgh North Side
- One Oliver Plaza
- Carson Street
- Bethel Park
- Brentwood
- Castle Shannon
- Chartiers Valley
- Robinson Township
- South Park
- West Mifflin

- Slippery Rock
- Plaza
- Portersville
- Prospect
- Sarver
- Seven Fields
- Cranberry

**Cambria County, PA**

- Hastings
- Ross Park
- West View
- Fox Chapel
- Allegheny Professional Bldg.
- Pittsburgh North Side
- One Oliver Plaza
- Carson Street
- Bethel Park
- Brentwood
- Castle Shannon
- Chartiers Valley
- Robinson Township
- South Park
- Geistown
- Morrellville
- Moxham
- Giant Eagle
- Galleria
- East Hills
- Cresson Drive Up
- Northern Cambria Drive Up

**Armstrong County, PA**

- Kittanning
- Rural Valley

**Beaver County, PA**

- 18th Street
- Koppell
- Chippewa
- New Brighton
- Beaver
- Northern Lights

**Bedford County, PA**

- Schellsburg
- North Richard Street
- Bedford
- Everett
- Saxton

**Blair County, PA**

- Plank Road
- Hollidaysburg
- Tyrone
- Wehndwood
- Greenwood
- Williamsburg
- Eldorado
- Hollidaysburg Downtown
- Duncansville
- Pleasant Valley
- Roaring Spring
- Martinsburg
- Morrison's Cove Home

**Butler County, PA**

- Harrisville

**Armstrong County, PA**

- Spartansburg

**Dauphin County, PA**

- Harrisburg

**Erie County, PA**

- Girard
- Airport
- West Ridge
- State Street
- West 8th Street
- Grandview
- Summit
- Corry
- Harborcreek
- North East Main
- North East Drive Up

**Fayette County, PA**

- Cherry Tree
- Giant Eagle
- Uniontown
- Old Trails
- Indian Head

**Geauga County, OH**

- Chardon
- Chesterland

**Greene County, PA**

- Waynesburg
- Dry Tavern

**Huntingdon County, PA**

- Alexandria
- Westminster Woods
- Huntingdon
- Huntingdon Drive Up
- 14th Street Office
- Mt. Union

**Indiana County, PA**

- Clymer

**Juniata County, PA**

- Thompsontown
- Mifflin

**Lake County, OH**

- Mentor

**Lawrence County, PA**

- Neshannock
- Call's Plaza
- New Castle
- Laurel
- New Wilmington

**Luzerne County, PA**

- Hazleton
- Drums
- Mountain Top
- Wilkes Barre Arena
- Nanticoke
- Pikes Creek

**Lycoming County, PA**

- Williamsport

**Mahoning County, OH**

- Maynard Street
- Newberry
- Montoursville
- Hughesville

**Mahoning County, OH**

- Federal Plaza
- Austintown
- Campbell
- Boardman
- Market Street

**Mercer County, PA**

- Jamestown
- Greenville
- Hadley Road
- Sheakleyville
- Reynolds
- Sharpsville
- Sharon
- Hickory Plaza
- Farrell
- Hermitage Square
- West Middlesex
- Grove City - Pine Grove
- Grove City - Broad St.
- Hermitage Wal-Mart

**Mifflin County, PA**

- Reedsville Crossing
- Burnham
- Lewistown
- Fort Granville
- Allensville

**Northumberland County, PA**

- Watsontown
- Northumberland
- Sunbury
- Shamokin

**Schuylkill County, PA**

- Pottsville
- Shenandoah
- McAdoo

**Snyder County, PA**

- Shamokin Dam
- Selinsgrove
- Middleburg

**Somerset County, PA**

- Confluence
- Rockwood
- New Centerville
- Somerset East
- Boswell
- Davidsville
- Stoystown
- Garrett
- Meyersdale
- Salisbury
- Berlin
- Windber

**Trumbull County, OH**

- Brookfield
- Hubbard
- Liberty

**Union County, PA**

- Plaza 15
- Lewisburg
- New Berlin

**Venango County, PA**

- Franklin
- Oil City

**Washington County, PA**

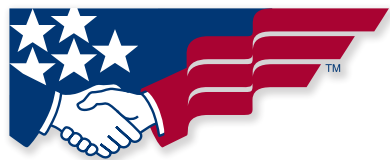
- Peters Township

**Westmoreland County, PA**

- Lower Burrell
- New Kensington
- Herminie
- North Washington
- Avonmore
- Stonehouse
- Circleville
- Redstone Huntingdon
- West Point
- North Main
- Fort Allen
- Redstone Highland
- South Greensburg
- East Pittsburgh Street
- Route 30
- Latrobe
- Ligonier
- New Florence
- Rostraver Shop 'N Save

Telephone Banking:  
1-800-817-8787

Stop by your neighborhood  
First National Bank banking office  
or call **1-800-555-5455**  
to speak with a Personal Banker.



First National Bank

