

It pays to make your move to FNB checking.



GET UP TO
\$400*

*When you open a new checking account and make qualifying direct deposits and bill pays. See details inside.

Stop by your nearest branch:

317 Meeting Street
Charleston, SC 29401
843-666-0022

800-555-5455 | www.fnb-online.com

Your chance to get an EXTRA \$400* ends 7/20/19!



First National Bank

One FNB Boulevard
Hermitage, PA 16148

PRSRT STD
U.S. POSTAGE
PAID
HEBRON, OH
PERMIT NO. 634

***** ECRWSS ** C030

000527980-L3 784/0/30

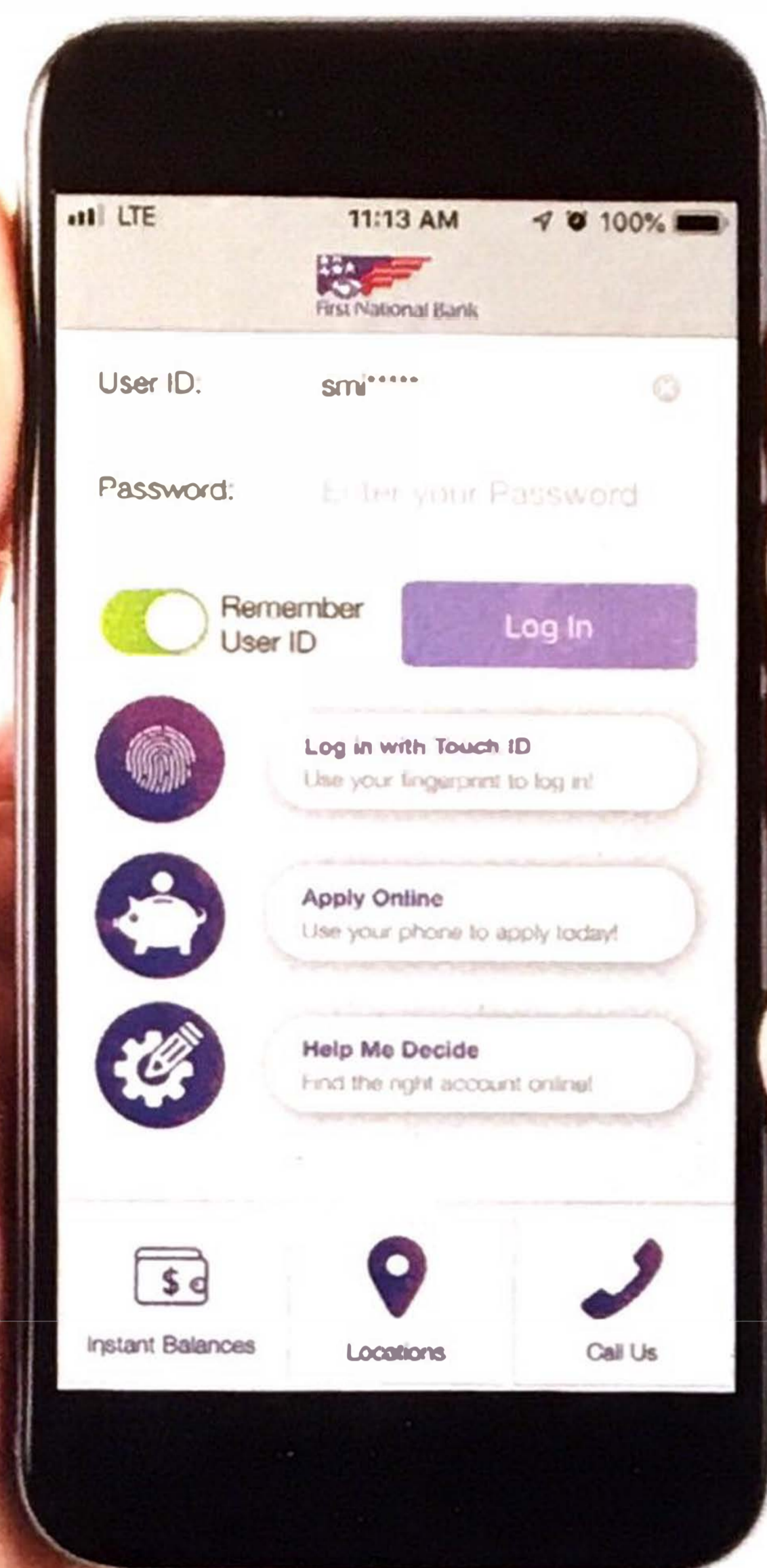
Our Neighbor



Charleston, SC



Let's start this out right.



Earn cash for completing the following transactions in the first 90 days after opening a new checking account:

GET \$150 for direct deposits totaling \$1,500

- or -

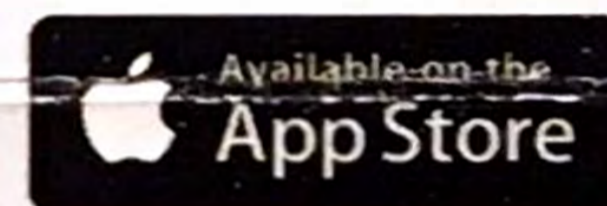
GET \$250 for direct deposits totaling \$2,500

- plus -

GET \$150 for making 10 online bill pays using FNB Online Bill Pay

GET UP TO \$400!

Let's add an award-winning¹ mobile banking app. You'll also get the convenience of FNB Direct, our top-rated mobile app – loaded with powerful features from alerts to Zelle®.



Let's get started.



Open an account in person
Bring this mailer to any of our more than 400 locations before July 20, 2019.
Use Promo Code: DM4000519



Open an account online
Apply at fnb-online.com/comparechecking with promo code: DM4000519

¹Top-rated among Northeastern regional banks in S&P Global Market Intelligence's "2018 U.S. Mobile Banking Landscape" study.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Must have a U.S. bank account to use Zelle. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

Present this 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 \$150 direct deposit reward, the following conditions must be satisfied: 1) Set-up and have a qualifying direct deposit(s) totaling \$1,500 made to your new personal checking account within the first 90 days after account opening; and 2) your account must be in good standing once the above conditions are satisfied. Then your \$150 reward will be credited to this open account within 5 business days following the 90 days after account opening. OR to receive the \$250 direct deposit reward, the following conditions must be satisfied: 1) Set-up and have a qualifying direct deposit(s) totaling \$2,500 made to your new personal checking account within the first 90 days after account opening; and 2) your account must be in good standing once the above conditions are satisfied. Then your \$250 reward will be credited to this open account within 5 business days following the 90 days after account opening. Your qualifying direct deposit(s) needs to be an electronic-type deposit, similar but not limited to, paycheck, pension or government benefits (such as Social Security) from your employer or other affiliated depositors. To receive the \$150 reward for sending 10 Online Bill Payments through FNB Bill Pay, the following conditions must be satisfied: 1) Set-up and have 10 qualifying FNB Online Bill Payments made from your new personal checking account within the first 90 days after account opening; and 2) your account must be in good standing once the above conditions are satisfied. Then your \$150 reward will be credited to this open account within 5 business days following the 90 days after account opening. You must enroll in FNB Online Banking to set-up Bill Payees through FNB Bill Pay. Any FNB Online Bill Payments that are dated after the 90 period will not be included. A bill that is paid by making a transfer between internal or external accounts does not qualify as an FNB Bill Payment. Offer valid for new personal checking accounts opened May 20th through July 20, 2019. 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 March 21, 2019 are subject to change at any time. Fees could reduce the earnings on the account. See the Consumer Fee Schedule for further information on fees applicable to this account which is available at an FNB branch. 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 to meet the required conditions, we will not be obligated to credit your account with the reward payout. Offer available in the following states: PA, OH, MD, WV, NC, SC • PROMO CODE: DM4000519 MEMBER FDIC NYSE: FNB