



F.N.B. Wealth Management

## Who We Are



First National Trust Company



F.N.B. Investment Advisors

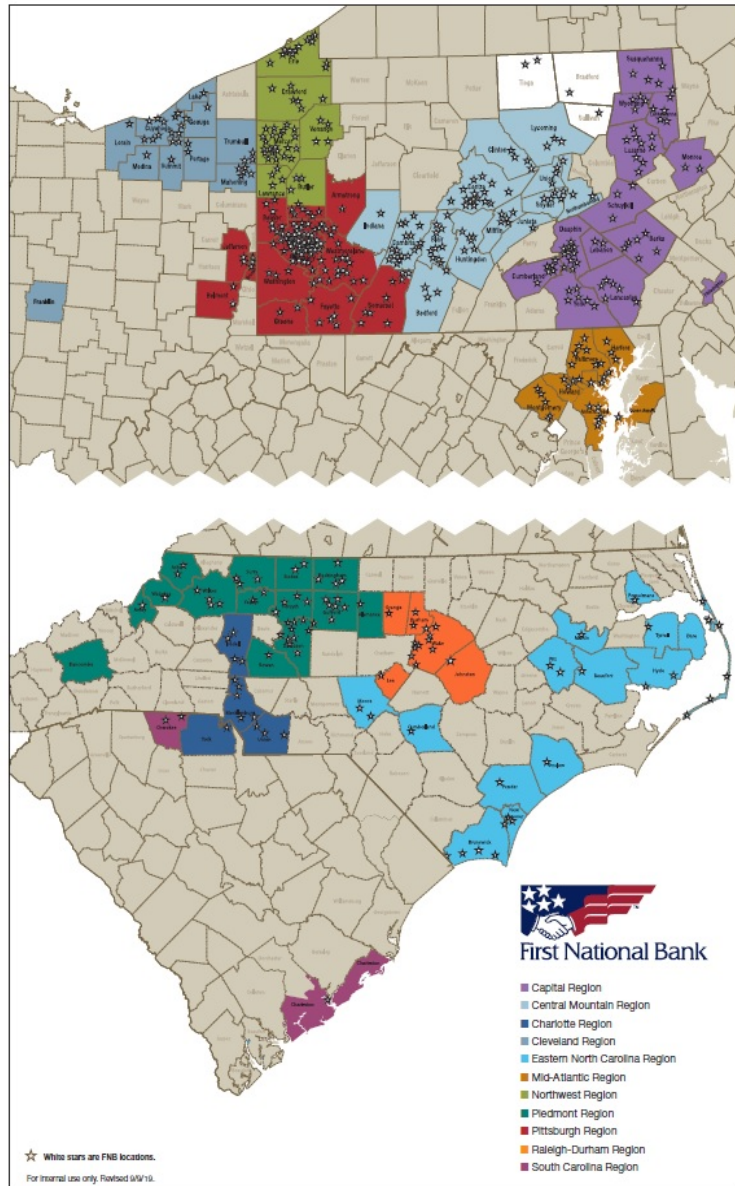


First National  
Investment Services Company



F.N.B. Corporation

# ABOUT FNB CORPORATION



FNB Corporation is the holding company for First National Bank. The corporation offers comprehensive financial solutions, including:

- Commercial Banking
- Insurance
- Personal Banking
- Wealth Management
- Consumer Finance

BILLION  
**\$34**  
ASSETS

BILLION  
**\$24**  
DEPOSITS

NEARLY  
**4500**  
EMPLOYEES

APPROX  
**380**  
BRANCHES

OVER  
**550**  
ATMs

MILLION  
**2.5**  
CUSTOMERS



## NATIONAL AWARDS:

Small Business	Branch Satisfaction Customer Service - Cash Management Overall Satisfaction - Cash Management
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## NORTHEAST REGIONAL AWARDS:

Small Business	Overall Client Satisfaction Likelihood to Recommend Overall Satisfaction - Cash Management
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## Investing in Technology to Better Serve Our Customers

- FNB Business mobile banking app
- The region's top mobile app for the features and innovation<sup>1</sup>
  - Mobile deposit
  - CardGuard<sup>SM</sup>
  - Transfer Fund
  - Lower Balance Alerts
  - Latest Payment Technologies
- Smart ATMs with Teller Chat video capabilities
- Interactive in-branch digital checking kiosks

<sup>1</sup> Among Northeastern regional banks in S&P global Market Intelligence's "2017 US Mobile Banking Landscape"



# FULL SUITE OF SOPHISTICATED PRODUCTS

BUSINESS SOLUTIONS <sup>1</sup>	WEALTH MANAGEMENT SOLUTIONS <sup>1</sup>	INSURANCE SOLUTIONS <sup>1</sup>	PERSONAL/PRIVATE BANKING SOLUTIONS <sup>2</sup>
<p>Financing</p> <ul style="list-style-type: none"> <li>• Commercial Loans</li> <li>• Commercial Leases</li> <li>• Asset-based Lending</li> <li>• Investment Real Estate</li> <li>• Mezzanine Finance</li> </ul> <p>Capital Markets</p> <ul style="list-style-type: none"> <li>• Syndications</li> <li>• Interest Rate Risk Management</li> <li>• International Banking</li> </ul> <p>Treasury Management</p> <ul style="list-style-type: none"> <li>• Investments &amp; Funds Management</li> <li>• Online &amp; Mobile Banking</li> <li>• Card Solutions</li> <li>• Information Reporting</li> <li>• Collection Services</li> <li>• Disbursement Services</li> </ul> <p>WorkPlace Banking</p>	<p>Investment Management</p> <p>Retirement Planning</p> <p>Comprehensive Financial Planning</p> <p>Retirement Plan Services</p> <p>Institutional Advisory Services</p>	<p>Commercial Insurance</p> <ul style="list-style-type: none"> <li>• Property and Casualty</li> <li>• General &amp; Umbrella Liability</li> <li>• Workers Compensation</li> <li>• Cyber Liability</li> <li>• Risk Management Solutions</li> </ul> <p>Employee Benefits</p> <ul style="list-style-type: none"> <li>• Group Medical/Dental/Vision</li> <li>• Group Disability &amp; Long-term Care Insurance</li> <li>• Executive Carve Out</li> <li>• ACA Consulting</li> </ul> <p>Personal Insurance</p> <ul style="list-style-type: none"> <li>• Homeowner's Insurance</li> <li>• Personal Auto Insurance</li> <li>• Personal Umbrella Liability</li> <li>• Life Insurance</li> </ul>	<p>Checking</p> <p>Savings</p> <p>Certificates of Deposit</p> <p>Home Equity Lines/Loans</p> <p>Installment Loans</p> <p>Mortgages</p> <p>Credit Cards</p> <p>Online Banking</p> <p>Mobile Banking with Remote Deposit</p> <p>ApplePay™</p> <p>Google Pay™</p> <p>Samsung Pay®</p> <p>Zelle®</p>

1. Investment and insurance products are not insured by the FDIC or any other federal government agency; are not deposits or financial obligations of or guaranteed by F.N.B. Corporation or its affiliates. These products are subject to investment risk, including possible loss of principal.

2.  EQUAL HOUSING LENDER, MEMBER FDIC NMLS 766529

# PERSONALIZED SOLUTIONS FOR INDIVIDUALS & BUSINESSES



## Clients We Serve

- Individuals & Families
- Foundations & Endowments
- Corporations & Non-Profits
- Local & State Governments
- Retirement Plans

## Resources & Capabilities At Your Disposal

- Investment Advisory & Investment Management
- Comprehensive Financial & Estate Planning
- Retirement Planning
- Tax Planning
- Business Succession Planning
- Asset Protection & Preservation
- Wealth Transfer
- Trust & Fiduciary Service

## Commitment To Investment Performance

- Team-Based Approach; Individual Accountability
- Focus On Companies With High-Quality, Sustainable Growth
- Integrated Approach to Research: Combines Equity, Quantitative & Macroeconomic Analysis



# WHO WE ARE



# First National Trust Company



First National Trust Company

- Personal Trust Services
- Fiduciary Representative Services
- Financial Portfolio Management
- Self-Employed Qualified Retirement Plan Services
- Estate Planning & Settlement and Administrative Services

## F.N.B. Investment Advisors



F.N.B. Investment Advisors

- Investment Advisory Services
- Capital Investment Consultation and Advice
- Investment Services for Endowments, Foundations and Non-Profit Organizations
- County, Municipal and Other Government Agency Pension Plan Services

# First National Investment Services Company



First National  
Investment Services Company

- Fixed and Variable Annuities
- Mutual Funds and Investment Advisory Services
- Life Insurance Services
- Financial Planning for Education

Securities and insurance products are offered through Cetera Investment Services, LLC, Member FINRA/SIPC. Certain Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the Financial Institution where investment services are offered.