



First National Bank

Earn up to \$100 checking promotional offer disclosure:

This promotional offer is limited to new customers who are residents of the District of Columbia, Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, and Virginia and may be redeemed at fnb-online.com or in-person at an FNB branch. Offer valid for new Student Checking accounts opened January 1, 2025, through January 3, 2026.

The promotional offer consists of a \$50 point-of-sale transaction reward and a \$50 mobile deposit reward for a maximum reward of \$100, subject to the eligibility criteria and conditions set forth below. Eligible customers may not receive the maximum of \$100 if all point-of-sale and mobile deposit reward conditions are not satisfied.

Open a new First National Bank (FNB) Student Checking account with a debit card. To receive your \$100 reward, the following conditions must be satisfied: 1) Use your new debit card for 25 point-of-sale (POS) purchase debit card transactions within the first 90 days after account opening to earn a \$50 reward, and 2) Enroll in FNB Mobile Banking and make two qualifying mobile deposits to your new FNB checking account within the 90-day period to earn a \$50 reward. Eligible debit card transactions must be POS purchases that post to and clear your account within the 90-day period. Once the above conditions are satisfied, then each reward will be credited to your account on the next business day following the 90-day period. Offer valid for a new Student Checking account opened from January 1, 2025, through January 3, 2026. Offer subject to change without prior notice and may be terminated based on response. Offer does not apply to second or multiple checking accounts, existing FNB checking accounts, or accounts converting to another personal checking account. Checking account rewards are limited to one per household per calendar year. FNB employees and/or members of their household are not eligible for this promotion. FNB may offer multiple promotions at one time. Even if you meet the requirements for multiple promotional offers, you are only eligible for and will receive one promotional reward offer. Accounts opened online require a \$50 minimum opening deposit. Limit of a total of \$100 in rewards per customer per year. Accounts closed by the customer within 180 days of opening are subject to a \$50 account early closing fee. To the extent required by law, FNB will report the value of this reward to the IRS on Form 1099 MISC. Any applicable taxes are the responsibility of the account holder. See the Consumer Fee Schedule, which is available at any FNB branch location, for further information on fees applicable to your account(s). If we determine in our sole discretion that your account does not meet the eligibility criteria, that the activity in your account does not meet the required conditions, is not in good faith, or otherwise undermines the spirit or intent of the promotion, we will not be obligated to credit your account with the reward payout.

Mobile Banking: You must enroll in FNB Online Banking and sign up for FNB Mobile Banking to make the qualifying mobile deposits. Certain restrictions, limitations and data rates may apply. Such charges include those from your communications service provider. Delivery of deposits may be delayed for various reasons, including, but not limited to, service outages affecting your phone, wireless or Internet provider, technology failures and system capacity limitations. FNB is not liable for delays in delivery that

are beyond its reasonable control, and it is not obligated to provide the rewards if qualifying mobile deposits occur outside of the 90-day period due to these delays.

PROMO CODE: FNBU2025

Offer Ends: January 3, 2026

Offer available in the following states and the District of Columbia: Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina and Virginia.

Member FDIC