



First National Bank

The First National Bank (FNB) FirstRate Money Market account promotion offer is available from July 1, 2024, through September 30, 2024. To be eligible for the promotional Annual Percentage Yield (APY) of 4.75%, you must meet the following conditions: (1) open a NEW or have an EXISTING qualifying FNB FirstRate Money Market account; AND (2) have an existing FNB personal checking account OR open a NEW FNB personal checking account and maintain a monthly average balance of \$500.00 or more. A minimum deposit of \$50,000.00 in new money must be deposited to the NEW or EXISTING FirstRate Money Market account to receive the promotional interest rate. New money is defined as funds that are not currently held in accounts, investments, or other products at FNB. If you are depositing into an EXISTING Money Market account, the promotional code must be added to your account to get the promotional rate. Contact your branch for more information. The tiered interest rate and APY is based upon the daily collected balance in the account. Promotional rates do not apply to balances less than \$50,000.00. If the daily collected balance is below \$50,000.00 in your FirstRate Money Market account or if the monthly collected balance is below \$500.00 in your personal checking account, you will not receive the promotional APY of 4.75% in your FirstRate Money Market account. The current interest rate for any daily collected balance below \$10,000.00 is 0.25% APY; below \$50,000.00 is 0.50% APY. Interest rates are variable and based on a tiered rate structure. Rates are subject to change at any time. The promotional interest rate is limited to one account per household with a balance of of \$50,000.00 and up to \$2,000,000.00. The FirstRate Money Market account is available to open July 1, 2024, through September 30, 2024, with a promotional rate of 4.75% APY. This rate is variable and subject to change at any time at the bank's discretion.

Fees could reduce earnings on the account. See the Consumer Fee Schedule, which is available at any FNB branch, for further information on fees applicable to this account. The promotional interest rate is not available for institutions or public funds. FNB reserves the right to remove the promotional rate if you fail to satisfy the conditions or limitations for eligibility, or if FNB determines in good faith that your account or transaction activity violates the spirit or intent of the promotion. Offer is subject to modification or withdrawal at any time.

PROMO CODE: MMA2308

 **Equal Housing Lender, Member FDIC**

NYSE: FNB

Offer End Date: September 30, 2024