



to our communities

Since lending and other decisions have always been made locally at The National Bank of North East, communities we serve have grown stronger through the years. Our employees know our communities, and we know what our communities need to prosper as times change. That is one of the benefits of community banking.

That same connection to the community will remain through the merger. Based in Pennsylvania, First National Bank is close enough to feel the pulse of our area, while its business structure still allows local managers to make decisions concerning their own neighborhoods.



THE NATIONAL BANK
OF NORTH EAST

More Communication

You will be receiving more communication from both banks in the near future regarding our merger. If you have any additional questions that you need addressed prior to that time, please visit your local branch or our web sites at www.fnb-online.com or www.nbne.com.



First National Bank

Member FDIC



More Families.

More Friends.

More Neighbors.

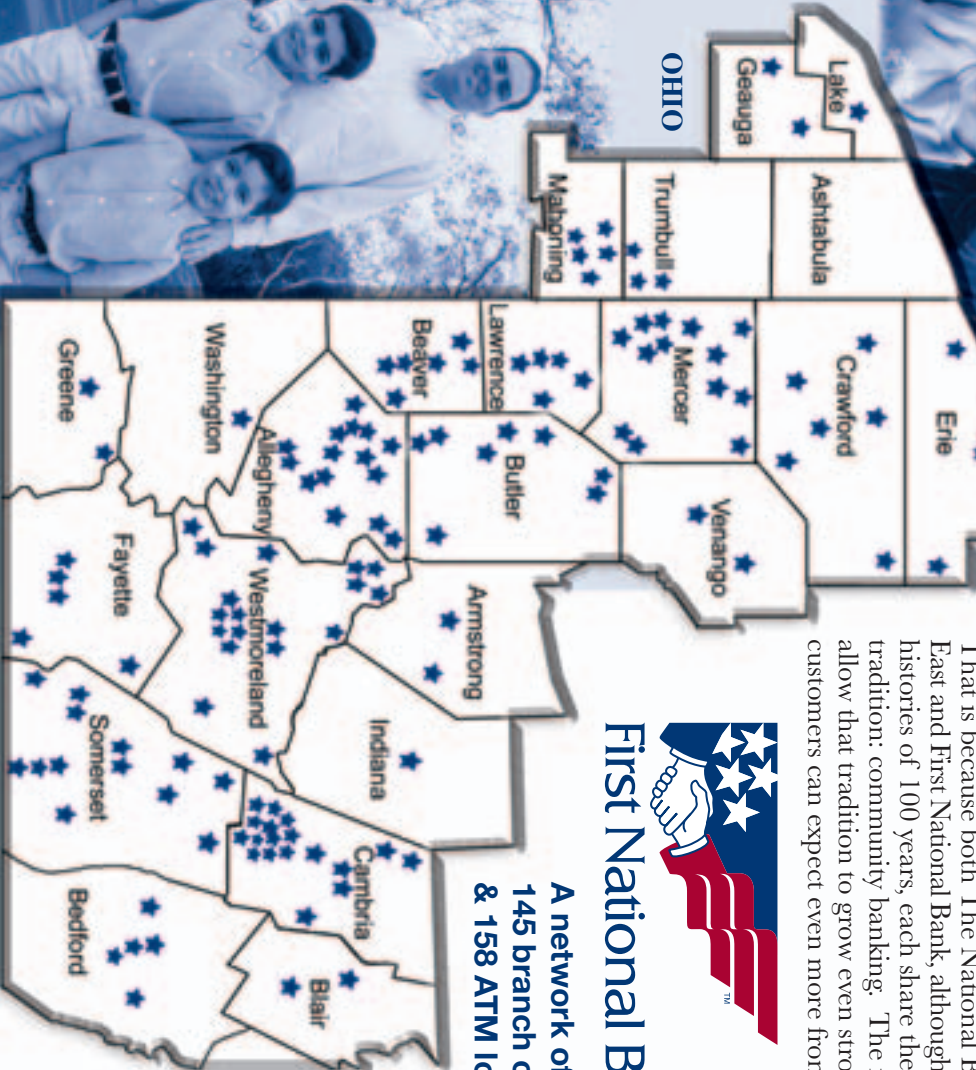


What do you get when two financial institutions with rich heritages in community banking merge? More options, better service and stronger communities.

In April 2005, the Board of Directors of North East Bancshares, Inc. announced the corporation's intention to merge with First National Bank, based in Hermitage, PA. Although the name of The National Bank of North East will become "First National Bank," customers can expect the same friendly service and neighborhood interest they have come to expect from their bank.

That is because both The National Bank of North East and First National Bank, although having separate histories of 100 years, each share the same basic tradition: community banking. The merger will allow that tradition to grow even stronger, meaning customers can expect even more from their bank.

OHIO



First National Bank

**A network of over
145 branch offices
& 158 ATM locations**

PENNSYLVANIA

With the blending of the two banks, The National Bank of North East customers will enjoy an increase in choices for banking services and products. While some of your current accounts may be initially transferred to an already existing account type at First National Bank (most customers will even maintain the same account numbers), you'll see an immediate increase in checking, personal borrowing and non-traditional service offerings.

You will also see an increase in where you can do your banking. While National Bank of North East has 4 branches and 6 ATMs, you will soon have access to over 145 First National Bank branches and 158 ATMs once the merger is complete. More locations mean more options, and more options mean better banking to benefit your lifestyle.

Many of the same friendly faces you have come to enjoy in our branches will remain through the merger, and because First National Bank is a larger institution than The National Bank of North East, it has many more resources to direct toward helping customers, including employees who will work with you in the branches and behind the scenes.

In the past, both banks have realized that quality customer service is one of the keystones of community banking. That tradition will continue as the two banks join as one to serve you in the future.

