



First National Bank

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Hermitage, PA 16148

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 EQUAL HOUSING LENDER, MEMBER FDIC



Let us be the  
**First**  
to welcome you  
to our family.



First National Bank



Dear Valued NorthSide Bank Customer,

It is with the greatest pleasure that I welcome you to the First National Bank of Pennsylvania family. We truly look forward to bringing you the finest banking, investment and insurance products and services.

First National Bank has many things in common with NorthSide Bank. We share the same values, such as our commitment to superior customer service, our commitment to the community and our commitment to our employees.

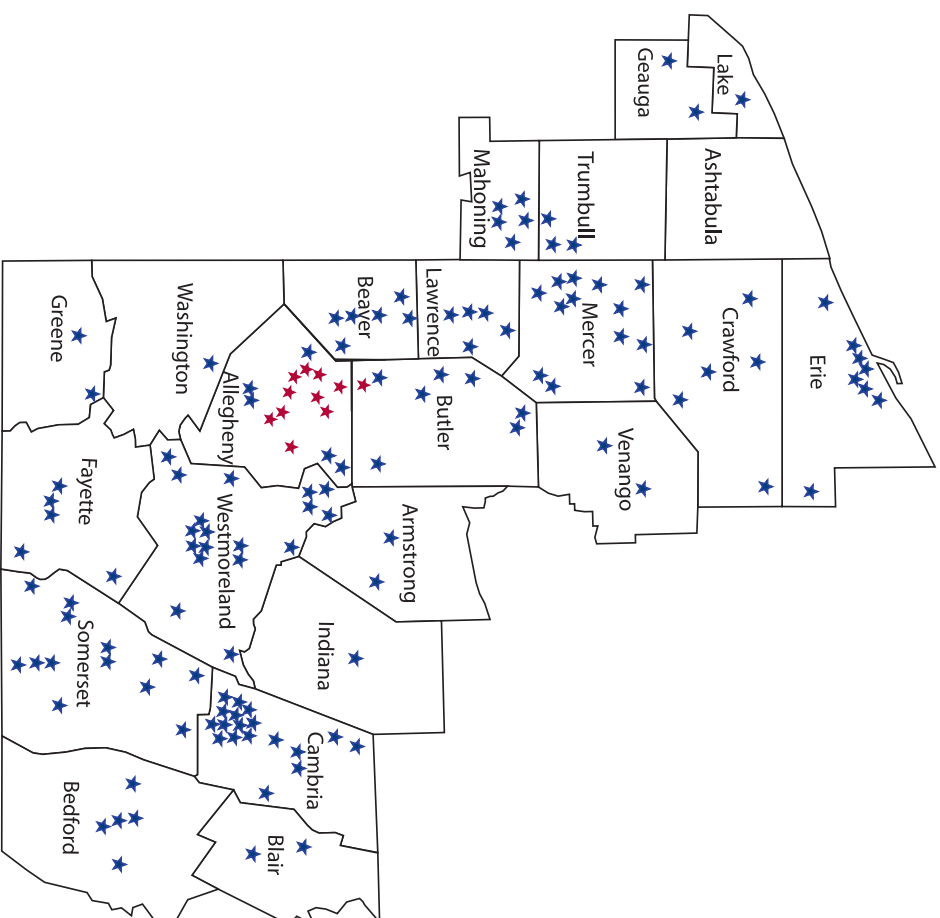
We take pride in our people and in the service they provide. All of us are committed to providing you with world-class financial management in a community bank atmosphere. We promise to give you extraordinary, superior service each and every time you visit your First National Bank branch and we'll treat you with respect and common courtesy, while providing the sound financial advice you've come to expect.

Please take a few minutes to read and review the information in this booklet. Inside, you'll find the answers to commonly asked questions, as well as more specific information that pertains to changes in products and services. If you have any other questions or concerns, or would like additional information, please call a Personal Banker at your local office or a Customer Service Representative at 1-800-555-5455.

We look forward to serving you.

Sincerely,

Gary J. Roberts  
President and CEO  
First National Bank of Pennsylvania

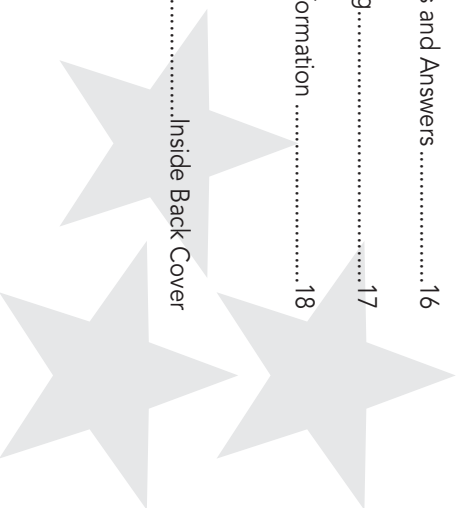




<b>Allegheny County, PA</b>	<b>Crawford County, PA</b>	<b>Somerset County, PA</b>
Duncan Manor Fox Chapel Franklin Park Hampton Township McCardless Moon Township Mount Oliver Natrona Heights North Avenue Pine Creek Pittsburgh North Side Ross Park South Side Tarentum West View	Cochranon Conneautville Commeaut Lake Meadville Spartansburg Vernon Township	Berlin Boswell Confluence Davidsville Garrett Meyersdale New Centerville Rockwood Salisbury Somerset Somerset East Stoystown Winber
<b>Armstrong County, PA</b>	<b>Erie County, PA</b>	<b>Trumbull County, OH</b>
Kittanning Rural Valley	Airport Corry Girard Grandview West Ridge State Street Summit West Erie Plaza	Brookfield Hubbard Liberty
<b>Beaver County, PA</b>	<b>Fayette County, PA</b>	<b>Venango County, PA</b>
Beaver Chippewa Koppel New Brighton Northern Lights 18th Street	Cherry Tree Giant Eagle Indian Head Old Trails Uniontown	Franklin Oil City
<b>Bedford County, PA</b>	<b>Geauga County, OH</b>	<b>Washington County, PA</b>
Bedford East Penn Street Everett North Richard Street Schellsburg	Chardon Chesterland	Peters Township
<b>Blair County, PA</b>	<b>Green County, PA</b>	<b>Westmoreland County, PA</b>
Hollidaysburg Plank Road	Dry Tavern Waynesburg	Avonmore Circleville Foodland Fresh Fort Allen Herrinle Latrobe Ligonier Lower Burrell New Florence New Kensington North Main North Washington Redstone Highland Redstone Huntingdon Rostraver Shop 'n Save South Greensburg Stonerhouse Unity Township West Point
<b>Butler County, PA</b>	<b>Lake County, OH</b>	
Cranberry Harrisville Plaza Portersville Prospect Saver Seven Fields Slippery Rock	Mentor	
<b>Cambria County, PA</b>	<b>Lawrence County, PA</b>	
Benscreek Cambria City Conemaugh Cresson East Hills Ebensburg Galleria Geistown Giant Eagle Hastings Johnstown Morrellville Moxham Northern Cambria Route 22 Virco Walnut Street Westmont	Gall's Plaza Laurel Neshannock New Castle New Wilmington	
	<b>Mahoning County, OH</b>	
	Austintown Boardman Campbell Federal Plaza Market Street	
	<b>Mercer County, PA</b>	
	Farrell Greenville Grove City - Broad St. Grove City - Pine Grove Hadley Road Hermitage Square Hickory Plaza Jamestown Reynolds Sharon Sharpsville Sheakleyville West Middlesex	

Over 140 branch locations and ATM's throughout Eastern Ohio and Western Pennsylvania.

<b>Common Questions</b> .....	1
<b>Personal Accounts</b>	
Personal Checking Accounts .....	3
Money Market Accounts .....	3
Personal Savings Accounts .....	13
<b>Business Accounts</b>	
Business Checking Accounts .....	9
Money Market Accounts .....	9
Business Savings Accounts .....	13
<b>Additional Information</b>	
Check Imaging .....	7
ATM and Debit Cards .....	15
Internet Questions and Answers .....	16
Telephone Banking .....	17
Other Financial Information .....	18
Our Locations .....	Inside Back Cover





**Q. Why did NorthSide Bank decide to merge with First National Bank?**

A. In looking at the economic environment, the future forecast of interest rates and the increasing costs to comply with regulations, it is in the best interest of NorthSide Bank to affiliate with a larger institution. By merging with First National Bank – who is larger but still community focused – we can continue to operate as a community bank, with decisions made locally for our customers.

**Q. Will the employees join First National Bank?**

A. The same employees who handle your transactions today will become the Personal Bankers who will provide the same friendly, professional service during and after the transition to First National Bank.

**Q. Do I have to change my accounts, sign new forms and so forth?**

A. There is no need for you to do anything. We will make the transfer of your accounts to First National Bank as easy and convenient as possible.

**Q. Will any of my account numbers change?**

A. If there is a rare situation such as a duplication of account numbers, we may need to change your account number. If that would occur, we will notify you in advance to assure that there is no interruption in our service to you.

**Q. When will I have to order First National Bank of Pennsylvania checks?**

A. Unless your account number changes, you will be able to continue using your NorthSide Bank checks and deposit tickets after the merger. If you must purchase checks now, simply place your order as you have in the past. After the merger takes place, the checks that you order will carry the First National Bank name.

**Q. I have my payroll check deposited to NorthSide Bank. Will that be affected?**

A. Any checks, such as payroll and social security, will continue to be directly deposited to your accounts as they have in the past. Automatic withdrawals will also continue the same.

**Expect more from our extended family of financial services.**

**Banking**

We're proud of the breadth and depth of services we offer to our customers.

You'll find customer-focused innovations like Mortgage by Morning™ 24 hour pre-qualification and FNB Online, allowing you to bank the way that suits you best.

Also, our Lifestyle 50 Banking offers a complete line of exclusive benefits for customers age fifty or over.

- Free Checking
- Mortgage by Morning™
- Certificates of Deposit
- Money Market Accounts
- Home Equity Loans and Lines of Credit
- FNB Online Banking
- Telephone Banking
- Lifestyle 50 Banking
- Business and Commercial Loans and Checking
- Workplace Banking

**Investments**

First National Bank offers much more than traditional banking services. With some of

the region's leading investment planning services, we watch closely over your portfolio. We provide one-on-one assistance with planning your long-term financial security – and keep all of the information within your easy reach, right in your branch office.

- Mutual Funds
- Stocks and Bonds
- 401 (k) and 403 (b) Plans
- Individual Retirement Accounts
- Estate Planning
- Retirement Planning
- Tax Strategies

Not FDIC Insured • Not Deposits of Obligations of the Financial Institution • Not Guaranteed by the Institution or by Any Other Government Agency • Subject to Investment Risks, Including Possible Loss of Principle Investments

Securities and variable insurance contracts are offered through INVEST and affiliated insurance agencies. Other insurance products are offered through First National Investment Services Company, a licensed insurance agency, and are issued through various insurance companies.

INVEST Financial Corporation (INVEST), member NASD/SIPC, is not a bank. First National Investment Services Company, First National Trust Company or FNB, Investment Advisors, Inc.

**Insurance**

We're just as valuable a resource when it comes to your insurance needs. You have a

full-service independent insurance agency at your disposal, providing personal and business coverage from such trusted names as Kemper, Pennsylvania National Mutual, Progressive, Travelers, Highmark Blue Cross/Blue Shield and many other insurers.

- Group Health, Life and Disability
- Business Owner Policies
- Key Person Life
- Split Dollar Plans
- Voluntary Benefits
- Business Insurance

Not a Deposit • Not FDIC Insured  
Not Insured by Any Other Federal Gov't Agency • Not Guaranteed by the Bank  
• May Go Down in Value

Insurance Products are offered through First National Insurance Agency, a licensed insurance agency, and are issued by various insurance companies.

**Q. Will I still be able to get account information and transfer funds through Telephone Banking?**

A. Yes, you will be able to transfer funds and receive account information through First National Bank's Telephone Banking system at 1-800-817-8787.

**Q. Will I use the same Personal Identification Number (PIN) that I currently use for NorthSide Bank Telephone Banking?**

A. No, the first time you access First National Bank's Telephone Banking system at 1-800-817-8787, you will enter the last four digits of your social security number for your PIN along with your account number. Once you have accessed your account, you have the option to change the PIN to a four digit number of your choice.

### **24-Hour Telephone Banking**

With telephone banking, you can access your account information 24 hours a day, 7 days a week! Your information is secure, protected by your unique Personal Identification Number (PIN). To enjoy the benefits, call 1-800-817-8787.

**Q. How is interest paid on my checking and savings accounts?**

A. The compounding method used for checking and savings interest calculations is simple compounding. Interest will post monthly directly to your checking account and quarterly directly to your savings account.

**Q. How will the merger with First National Bank affect my FDIC insurance coverage?**

A. Your FDIC insurance coverage will be affected only if you have deposits at both NorthSide Bank and First National Bank. If you do have accounts at both banks and the balances are in excess of \$100,000 please contact a Personal Banker to review your FDIC coverage.

**Q. What if I will be away from home for an extended period of time on or around the weekend of the merger, which is Saturday, February 19th and Sunday, February 20th?**

A. Simply advise your local community branch office of the dates as well as the address and phone number where you can be reached while you are away. You may also call First National Bank's Customer Service Center at 1-800-555-5455. We will make every effort to arrange for an alternative delivery of any notifications, ATM/Debit Cards and so forth.

**Q. Who can I speak with if I have any other questions regarding my accounts at First National Bank?**

A. You can speak to a Personal Banker at any of our more than 140 community branch offices during banking hours. You may also call First National Bank's Customer Service Center at 1-800-555-5455. Customer Service Representatives are available Monday-Friday 8:00 AM to 8:00 PM and Saturday 8:00 AM to 5:00 PM to help answer any questions or concerns you may have.

To help make your transition to First National Bank as smooth as possible we will automatically transfer your NorthSide Bank account(s) into a comparable account(s) from First National Bank. The chart below illustrates these account conversions, and the following page provides a more detailed description of your new account(s). Also provided on page 5 and 6 is a chart of all First National Bank Personal Checking Accounts. If you feel another account is more suitable to your present needs, please contact one of our Personal Bankers on or after Tuesday, February 22, 2005 and we'll make this change for you.

**NorthSide Bank Account**

**First National Bank Account**

Regular Checking	→	<b>Personal Checking</b>
Econo Checking	→	
Senior Citizens Checking (Regular Checking, age 55+)	→	<b>Lifestyle 50 Checking</b>
Checking with Interest	→	<b>Personal Interest Checking</b>
Premier Banking	→	<b>Personal Plus Checking</b>
Employee Fisenr Checking	→	<b>Free Checking</b>
Personal Special Regular Checking	→	
Personal Money Market	→	<b>Personal Money Market</b>
Premier Money Market	→	

*If you do not know the actual name of your NorthSide Bank checking or money market account, you can find this information on the first page of your monthly statement.*

- Q. Will I still be able to access my accounts online?**
  - A. Yes, on February 21, 2005 you can access your accounts through First National Bank of Pennsylvania's web site, FNB online at [www.fnb-online.com](http://www.fnb-online.com).
- Q. Will I use the same User Identification and Password that I use now to access my accounts online?**
  - A. You will receive a letter prior to the merger with instructions about how to access your accounts online.
- Q. Will I still be able to pay my bills online using the Bill Payment feature?**
  - A. Yes, First National Bank has a Bill Payment feature that will be available free of charge. You will be required to re-enter your payment and vendor information into the new Bill Payment system. If you are currently using the service, you will receive a letter with instructions prior to the merger.
- Q. Will the automatic transfer from my checking/savings account(s) to my loan need to be re-established?**
  - A. No, any transfer of funds between NorthSide Bank accounts will continue, without interruption, at First National Bank.
- Q. If I have questions regarding Internet access or Bill Payment, who should I call?**
  - A. You should call First National Bank's Customer Service Center at 1-800-555-5455. Customer Service Representatives are available Monday-Friday 8:00 AM to 8:00 PM and Saturday 8:00 AM to 5:00 PM.

**FNB Online Banking: [fnb-online.com](http://fnb-online.com)**

Enjoy the easiest, most convenient banking you've ever known! With FNB Online Banking, you can bank securely on your schedule from anywhere you have Internet access! Try a demo today.



**Q. Will my ATM or Debit Card be changed to a First National Bank card?**

A. First National Bank of Pennsylvania will be issuing new ATM or Debit Cards prior to the merger. You will continue to access the same accounts and the new card will function just like your old one. First National Bank of Pennsylvania has over 145 ATMs, which offer you a range of choices for surcharge-free ATM usage.



**Q. When will I receive my new First National Bank ATM or Debit Card, and when will this new card be effective?**

A. New cards and PIN numbers should arrive by February 17, 2005. For security purposes, the cards and pins are mailed separately in plain (no logo) envelopes and mailers. If you have not received your new card and PIN by February 17th, please contact First National Bank by calling 1-800-555-5455. The new cards will be effective as of 5 AM, February 18, 2005. Your new debit card will need to be activated before initiating any signature-based transactions. Card activation occurs when a PIN-based transaction is performed (using your new PIN) at an ATM or merchant. A PIN-based transaction is any transaction that requires you to enter your Personal Identification Number. Note: The balance inquiry function will not be available at the ATMs until February 22nd, after the completion of the merger.

**Q. When will my current NorthSide Bank ATM/Debit Card cease to work?**

A. The NorthSide Bank cards will be cancelled as of 5 AM, February 18, 2005. Transactions initiated using your NorthSide card after this time will be declined. You should activate your new First National Bank card any time after 5 AM, February 18, 2005 and start using it for purchases and ATM transactions. If you have any recurring transactions such as monthly Internet Service Provider fees, health club dues, insurance premiums, etc. linked to your current debit card, please contact those companies and provide your new debit card number.

**Q. Will my current Personal Identification Number (PIN) remain valid for my new card?**

A. No, your current PIN will no longer be valid. You will be issued a new PIN, which will arrive in a separate mailer several days after your new card. After activating your card with the new PIN, you may change the PIN to one of your own choosing by accessing this function at any First National Bank of Pennsylvania branch ATM.

**Personal Checking**

Personal Checking is the optimal account if you want unlimited check writing and a low minimum balance requirement. You will receive a monthly statement detailing all of your checking transactions, and you can even receive your check images online each month.

**Lifestyle 50 Checking**

Lifestyle 50 Checking is for individuals 50-years-old or better who seek rewarding privileges and conveniences such as checking with interest, bonus rates on CD's, free checks, special events and more.

**Personal Interest Checking**

Personal Interest Checking, which pays interest, is designated for customers who keep higher balances in their checking account. Customers are attracted to this account because of interest payments and instant access to their account through all channels.

**Personal Plus Checking**

Personal Plus Checking is a deposit relationship banking program that rewards you with a special package of benefits and services. Just maintain \$20,000 or more in any combination of First National Bank Checking, Savings, Money Market, Certificate of Deposit or IRA accounts.

**Free Checking**

It's hard to find a better deal than free. That's why you'll find so much to like about our Free Checking. No minimum balance, no per-check fees and no limit to the number of checks you can write.

**Personal Money Market**

Personal Money Market is an interest bearing money market account with limited check writing capabilities and six tiered interest levels. The interest rate tier is determined by the collected balance, thus the rate is not blended. A statement is mailed monthly and an ATM/Debit Card is available for this account.

## PERSONAL CHECKING ACCOUNT OPTIONS



### Compare for yourself.

We invite you to take a closer look at all the personal checking account options available at First National Bank. Compare the features that mean the most to you, and find your ideal choice. Contact a Personal Banker at any First National Bank location to open an account or answer any questions.

	Free Checking	WorkPlace Banking	Personal Interest Checking	e-press Checking
<b>Balance Required to Avoid Monthly Account Maintenance Fee</b>	\$0*	\$0 (Requires direct deposit)	\$1,500 min. \$3,000 avg.	No minimum balance (Monthly membership dues apply)
<b>Interest Paid</b>	No	No	Yes	Yes
<b>Monthly Statement</b>	Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images
<b>ATM/Debit Card**</b>	Free	Free	Free	Free
<b>FNB Online Banking</b>	Free	Free	Free	Free
<b>Internet Bill Payment</b>	Free	Free	Free	Free
<b>Check Printing Cost</b>	Duplicate checks (required (Varies by style))	Free first order of 50 checks on selected styles	Varies by style	50% discount on selected styles
<b>Other Benefits</b>	<ul style="list-style-type: none"> <li>• One-time coupon for:                             <ul style="list-style-type: none"> <li>• Installments loans</li> <li>• Discount on mortgage or home equity closing costs</li> <li>• Certificate of Deposit bonus</li> <li>• No-fee safe deposit box for one year</li> <li>• Free Internet bill pay for 6 months**</li> </ul> </li> <li>• See coupon for details</li> <li>• Online access to program benefits</li> <li>• Sojourns Magazine</li> <li>• Savers Club</li> <li>• Free money orders and official checks</li> </ul>			

\*Minimum \$100 deposit to open an account  
 \*\*Must qualify  
 \*\*\*Account is not available to new customers

## Passbook Savings



Passbook Savings is a basic savings account that requires deposit and withdrawal information to be maintained in a passbook. The interest rate is variable and is calculated daily on the collected balance, compounded and credited to the account quarterly. This account does not offer ATM card access.

### Statement Savings



Statement Savings is a basic savings account that provides a mailed monthly or quarterly statement, depending on account activity. The interest rate is variable and is calculated daily on the collected balance, compounded and credited to the account quarterly. ATM access is available for this account.

### Premium Savings



Premium Savings is a premium interest bearing savings account with tiered interest levels. The interest rate is variable and is calculated daily on the collected balance, compounded and credited to the account quarterly. There are four interest rate tiers. The interest rate tier is determined by the collected balance, thus the rate is not blended. A statement is mailed monthly or quarterly depending on account activity. ATM access is available for this account.

	Passbook Savings*	Statement Savings	Premium Savings
<b>Interest Rate and Payment Terms</b>	Variable rate, compounded quarterly	Variable rate, compounded quarterly	Variable tiered rate, compounded quarterly
<b>Transaction Limitations</b>	Unlimited, over the counter	6 transfers per month are permitted	6 transfers per month are permitted
<b>Minimum Balance to Avoid Fee</b>	\$100 average balance	\$100 average balance	\$10,000 minimum balance
<b>Other Benefits</b>	FNB Online Banking, FDIC insured	FNB Online Banking, ATM access, FDIC insured	Indexed account available. FNB Online Banking, ATM access, FDIC insured

\*Account is not available to new customers.

## SAVINGS ACCOUNTS



To help make your transition to First National Bank as smooth as possible we will automatically transfer your NorthSide Bank account(s) into a comparable account(s) from First National Bank. The chart below illustrates these account conversions, and the following page provides a more detailed description of your new account(s). Also provided on page 14 is a chart of all First National Bank Savings Accounts. If you feel another account is more suitable to your present needs, please contact one of our Personal Bankers on or after Tuesday, February 22, 2005 and we'll make this change for you.

### NorthSide Bank Account

### First National Bank Account

Passbook Savings Personal	→	<b>Passbook Savings</b>
Passbook Savings Commercial		
Passbook Savings Non-Profit		
Passbook Savings State/Municipal		
Statement Savings Personal	→	<b>Statement Savings</b>
Statement Savings Commercial		
Statement Savings Non-Profit		
Statement Savings State/Municipal		
Premier Savings	→	<b>Premium Savings</b>
Premier Savings II		

**If you do not know the actual name of your NorthSide Bank savings account, you can find this information on the first page of your monthly statement.**

Lifestyle 50 Checking	First Premier Checking	Personal Checking***	Personal Plus Checking**	Personal Money Market
\$0*	\$15,000 average collected	\$300 min. / \$2,500 avg.	\$20,000 minimum (Combined Deposit Relationship)	\$5,000 avg.
Yes	Yes Tiered Variable Rate	No	Yes	Yes
Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images
Free	Free	Free	Free	Free
Free	Free	Free	Free	Free
Free	Free	Free	Free	Free
Free program checks or 50% discount on selected styles	Free first order of program checks or 50% discount on selected styles	Varies by style	Free program checks or 50% discount on selected styles	Varies by style
<ul style="list-style-type: none"> <li>Free financial analysis</li> <li>Top quality insurance plans: auto, home, and life</li> <li>Long term care insurance</li> <li>Special travel and events</li> <li>Lifestyle 50 Plus account also available</li> </ul>			<ul style="list-style-type: none"> <li>Free standard safe deposit box or credit on larger box</li> <li>Free travelers checks, official checks and money orders</li> </ul>	



## First National Bank is making your life easier with Check Imaging.

We appreciate your business as a checking account customer, and we want to make it easier for you to keep your financial records organized. That's why we're providing you with free check imaging.

With check imaging you won't have to worry about organizing and storing your bulky cancelled checks. Each month, we'll provide you with images of your checks on 8.5" X 11" sheets, 18 images per page. The checks will be in numerical order with information clearly displayed, including your processing date, check number and amount.

Your imaged checks are as good as the originals, especially in the eyes of the law. Both the IRS and courts of law accept imaged checks as proof of payment. And since your imaged checks are permanently stored in digital files, it will be easier for us to retrieve a duplicate copy for you. Thanks to the quality of digital technology, we can provide enlarged copies for signature and endorsement verification. We are pleased to offer you this state-of-the-art technology, and are confident that you will find that check imaging makes it easier than ever to balance your statements on a monthly basis.

Additional explanation is provided on the opposite page. If you have any questions, please be sure to contact a Personal Banker immediately or call 1-800-555-5455. We are committed to bringing you the latest innovations in banking to help make your life easier.



Non-Profit Checking	Preferred Checking	IOLTA Checking	Business Money Market	First Money Market
\$100	N/A	N/A	\$5,000 average daily	\$5,000 average daily
\$5	N/A	\$10 if interest earned is > = \$10	\$10	\$10
N/A	Yes	Yes	Yes	Yes
Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images
Yes	Yes	N/A	Yes	Yes
Execubanc Available	Execubanc Available	N/A	Execubanc Available	Execubanc Available
Execubanc Available	Execubanc Available	N/A	Execubanc Available	Execubanc Available
Varies by style	Varies by style	Varies by style	Varies by style	Varies by style



**Compare for yourself.**

We invite you to take a closer look at all the business checking account options available at First National Bank. Compare the features that mean the most to you, and find your ideal choice. Contact a Personal Banker at any First National Bank location to open an account or answer any questions.

	Free Small Business Checking	Business Checking	Compak Business Checking	Business Analysis Checking	Business Interest Checking
Balance Required to Avoid Monthly Account Maintenance Fee	\$0*	Deposited, Paid or Electronic items > 100 = \$25/item	\$1,500 min. or \$5,000 avg daily balance deposited; Paid or Electronic items >200 = \$15/item	No minimum balance. Deposited items = \$10 Paid items = \$13	\$2,000 min. or \$4,000 average daily balance. Deposited items = \$10 Paid items = \$13
Monthly Account Maintenance Fee	N/A	\$10	\$15	\$12	\$12
Interest Paid	N/A	N/A	N/A	Earnings Credit	Yes
Monthly Statement	Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images	Yes, with free check images
ATM/Debit Card*	Yes	Yes	Yes	Yes	Yes
FNB Online Banking	Execubanc Available	Execubanc Available	Execubanc Available	Execubanc Available	Execubanc Available
Internet Bill Payment	Execubanc Available	Execubanc Available	Execubanc Available	Execubanc Available	Execubanc Available
Check Printing Cost	Varies by style	Varies by style	Varies by style	Varies by style	Varies by style
Other Benefits	*Must qualify. \$1.50 per transaction fee assessed for using non-First National Bank machines				



**Takes all your cancelled checks and puts them on managed sheets for easy storage.**



**Here's How it Works:**

1. Your cancelled checks are reduced and put in numerical order, then they're printed out, 18 images per page, onto 8.5" X 11" sheets.
2. Three sets of numbers representing the processing date, check number and check amount are clearly printed below each check image for quick reference.
3. Your new check images, as well as your checking account statement, are 3-hole punched and sent to you for your records. Store the pages in a 3-ring binder. It's that simple.
4. These images are official documents, accepted by courts of law and the IRS. Just in case you ever need them, we store your checks digitally so we can retrieve, print and even enlarge them to full size.
5. You never need to store loose piles of cancelled checks again. Now, records are easier to locate and take up less space.
6. Images are also available online. Sign up at [www.fnb-online.com](http://www.fnb-online.com).

## BUSINESS CHECKING AND MONEY MARKET ACCOUNTS

To help make your transition to First National Bank as smooth as possible we will automatically transfer your NorthSide Bank account(s) into a comparable account(s) from First National Bank. The chart below illustrates these account conversions, and the following page provides a more detailed description of your new account(s). Also provided on page 11 and 12 is a chart of all First National Bank Business Checking Accounts. If you feel another account is more suitable to your present needs, please contact one of our Personal Bankers on or after Tuesday, February 22, 2005 and we'll make this change for you.

### NorthSide Bank Account

Non-Profit Regular Checking



**Non-Profit Checking**

Business/Mini Business Checking



**Compak Checking**

Business High Performance Checking



**Business Interest Checking**

Non-Profit Checking  
State & Municipal Regular Checking



**Business Interest Checking**

Public Funds Checking



**Preferred Interest Checking**

Business Money Market



**Business Money Market**

Non-Profit Money Market  
Domestic Bank Money Market



**Business Money Market**

Premier Money Market Business



**Business Money Market**

State & Municipal Money Market



**Public Funds Money Market**

*If you do not know the actual name of your NorthSide Bank checking or money market account, you can find this information on the first page of your monthly statement.*

### Non-Profit Checking

Non-Profit Checking is an account for non-profit organizations and companies. Simply provide Tax Free Identification, and any balance requirement and maintenance fees are waived.

### Compak Checking

Compak Checking is a simple, low cost checking service designed to meet the needs of small to medium sized organizations that require basic checking services (deposits and check writing) and have relatively low account activity.

### Business Interest Checking

Business Interest Checking is an interest bearing commercial account available to qualifying sole proprietors, non-profit organizations, non-profit corporations and entities entrusted with public funds.

### Preferred Interest Checking

Preferred Interest Checking is an interest bearing checking account available to political subdivisions and governmental entities as an investment vehicle. The interest rate in this account is fixed to the Pennsylvania Local Government Investment Trust (PLGIT), which guarantees a rate of interest approved by the State of Pennsylvania.

### Business Money Market

The Business Money Market Account is a tiered account for business customers who might otherwise invest in money market funds or "money funds." Customers are rewarded for increased balances in the form of higher interest rates. Interest rates are competitive and are subject to change weekly in response to certain market conditions.

### Public Funds Money Market

Public Funds Money Market is an interest bearing money market account with limited check writing capabilities and tiered interest levels. Customers are rewarded for increased balances in the form of higher interest rates. Interest rates are competitive and are subject to change weekly in response to certain market conditions.