



First National Bank

IMPORTANT ACCOUNT INFORMATION

December 2010

Privacy Policy

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**FIRST NATIONAL BANK OF PENNSYLVANIA
PRIVACY POLICY**

Rev. December 2010

FACTS	WHAT DOES F.N.B. CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security Number and Income ■ Account Balances and Payment History ■ Credit History and Credit Score
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons F.N.B. Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does F.N.B. Corporation Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To Limit Our Sharing	<p>Please contact the respective F.N.B. Corporation affiliate at the number provided:</p> <ul style="list-style-type: none"> ■ Call 800-555-5455 for First National Bank ■ Call 866-427-7540 for Regency Finance Company, Citizens Financial Services, F.N.B. Consumer Discount Company, FMAC, or FNB Financial Services LP ■ Call 800-542-5978 for First National Trust Company, First National Investment Services Company, LLC, or F.N.B. Investment Advisors, Inc. ■ Call 800-252-4850 for First National Insurance Agency <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit sharing.</p>
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Questions?	Call 800-555-5455
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Who we are	
Who is providing this notice?	F.N.B. Corporation is a diversified financial services holding company operating a bank, consumer lending and wealth management companies, and an insurance agency.

What we do	
How does F.N.B. Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does F.N.B. Corporation collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes— information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account— unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as First National Bank, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, FNB Financial Services, LP and Regency Finance Company, which also does business under the trade names Citizens Financial Services, F.N.B. Consumer Discount Company, and FMAC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>F.N.B. Corporation does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit card companies and insurance companies.</i>

F.N.B. Corporation Family of Companies	
<ul style="list-style-type: none"> ■ First National Bank ■ First National Trust Company ■ First National Investment Services Company, LLC ■ F.N.B. Investment Advisors, Inc. 	<ul style="list-style-type: none"> ■ First National Insurance Agency ■ Regency Finance Company ■ FNB Financial Services, LP

FIRST NATIONAL BANK OF PENNSYLVANIA DEPOSIT ACCOUNT AGREEMENT

July 2010

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PART A/GENERAL TERMS

1. OUTLINE OF AGREEMENT

This Deposit Account Agreement (Agreement) consists of the terms, conditions, regulations and disclosures that apply to any kind of deposit account that you have with us. When you open an account with us by signing a signature card, and receiving a copy of this Agreement, you are agreeing to the terms of this Agreement as well as any terms contained in the signature card. Certificates of Deposit and Individual Retirement Accounts are also subject to the terms disclosed on their face.

Part A of this Agreement sets forth the general terms applicable to all deposit accounts; Rules and disclosures regarding your ability to withdraw funds from your accounts are found in Part B; Special rules applicable to electronic fund transfers are found in Part C. You should read this entire Agreement carefully. In this Agreement the words "you" and "your" mean the depositor. The words "we" and "us" mean the financial institution. The deposit relationship between you and us is primarily governed by this Agreement. But it is also governed by the laws of the Commonwealth of Pennsylvania, the state of Ohio, and other applicable states; the laws of the United States; the rules and regulations of the Federal Reserve Board and various Federal Reserve Banks; the rules and regulations of organizations such as clearing house associations; and other policies. If any terms of the Agreement come into conflict with applicable law, those terms will be nullified to the extent that they are inconsistent with the law, and the applicable law will govern. If a conflict arises between oral and written information furnished to you and this Agreement, this Agreement will prevail.

Your signature on the signature card is the authorized signature on the account. For the payment of funds and for other purposes relating to any deposit account you have with us, we are authorized to recognize your signature, but we will not be liable to you for refusing to honor your checks or other signed instructions if we have a reasonable doubt that the signature appearing on such checks or instructions is not genuine.

2. DEPOSITS

Deposits shall be in currency, checks, drafts, or other negotiable instruments acceptable to us. Deposits can be made in person at any of our branch offices, electronically, sent to us in the mail, or made via night depository if we have night depository facilities. All items credited to any account, or cashed by us, are credited or cashed conditionally subject to final payment to us. We may charge back to your account, without prior notification, the amounts of any such checks or other items to the extent that the proceeds are not received by us. You waive notice of dishonor of deposited checks, drafts or other negotiable instrument and hereby authorized us, in our sole discretion, to re-present such checks, drafts or other negotiable instruments, without notice to you, for collection. If the check, draft or other negotiable instrument deposited to your account is paid by the drawee bank and later is returned because of the claim of alteration, forgery, unauthorized endorsement or for any other reason, we may withhold the amount of the check, draft or other negotiable instrument from your account until the claim is resolved. We are not responsible for deposits sent by mail until they are actually recorded by us. We, at our discretion, may refuse any deposit or limit the amount which may be deposited. Deposits made through an automated teller machine (ATM) are subject to our verification of the amount enclosed in the ATM deposit envelope.

In accordance with the Electronic Funds Transfer Act and the operating

rules of the National Automated Clearing House Association, to confirm the receipt of electronic deposits to your account or electronic payments from your account, you may call us in Pennsylvania at **1-800-555-5455**, or in Ohio at **1-800-494-2265** on the day you expect to receive the deposit or the payment to be made from your account. We do not provide notification of each electronic deposit or payment for your account. A record of electronic deposits and payments will be included on your account statement.

3. FACSIMILE SIGNATURES

If the Customer (through the Customer's designated representatives or otherwise) directs us to pay checks or other items from the accounts by utilizing one or more facsimile signatures, we may pay any check or other item if the negotiable instrument bears a facsimile signature which resembles the appropriate facsimile signature(s) specimen given by the Customer to us, regardless of how the facsimile signature came to be placed on the item. We may pay such items even if the facsimile signatures were placed on the items without the Customer's authority. We may pay such items regardless of to whom they are drawn or paid. The Customer assumes full responsibility for all payments made by us in good faith based upon any facsimile signature resembling the appropriate specimen facsimile signature. (As a result of this paragraph we have shifted our liability to you.) This paragraph also applies to accounts requiring a combination of manual and facsimile signatures on checks or other items. As used in this paragraph, the phrases "facsimile signature" and "facsimile signatures" refer to any method used by the Customer to authenticate an item other than a manual signature of a natural person's name made by that person. The phrase includes (but is not limited to) the use of signature stamps or plates, computer generated symbols and signatures produced by digital or other electronic means.

4. OVERDRAFTS/RETURNED CHECKS

The overdraft fee specified in the services fee brochure may be charged for each item (no matter what the amount of that item) that overdraws an account if you do not have sufficient overdraft protection. Overdrafts may occur as a result of items such as checks, electronic withdrawals including ATM/Debit Card, Online Banking, and Telephone Banking, preauthorized withdrawals, transfer from your account, service charges, fees and other payments, or withdrawal and debit items, presented against insufficient funds. We are not required to honor the check or other withdrawal and may return it. We are not required to send you prior notice if we return a check for insufficient funds. If your account is overdrawn, you agree to deposit sufficient funds to cover the overdraft and any service fees as soon as you receive notice of the overdraft. We may enforce overdraft liability in a joint account against any joint owner individually.

5. RIGHT TO CHARGE BACK

Checks or other items deposited to an account may be returned unpaid. If any deposited check of \$100 or less is returned unpaid, we may send the check for payment again without returning it to you or notifying you of the nonpayment. We also may hold for payment deposited checks of \$100 or less drawn on us if they are not initially paid. We may extend the time for returning these checks or give notice of their nonpayment by one additional business day. We will not be liable for any loss resulting from a delay in notifying you of a dishonored check due to these procedures. If any check or other item deposited in your account or cashed for you is returned to us by the Bank on which it was drawn for any reason, we may accept the return and charge the item back against your account without regard to whether the bank on which it was drawn returned the item before its midnight deadline. If a late return is based on an alteration or a forged or unauthorized endorsement, we may place a hold on your account until we make a final determination as to the validity of the claim.

6. IF YOU OWE US MONEY

You grant us security interest in your accounts for any and all indebtedness owed by you to us, however or whenever incurred or evidenced, including

any service fees or charges to the account. If you owe us money or a payment is due, we have the right under the law (called set off) and under this Agreement (by which you grant us a security interest in your account) to use the money from any account in which you hold an interest to pay the debt. Our right to set off is automatic and superior to any other claims to the account, including claims through right of survivorship. Any indebtedness owed by you to us, either individually or jointly, may be charged against your account, either before or after your death, whether or not co-depositors on the account are indebted to us. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. We have this right of set off even if withdrawing the money results in an interest penalty. You agree to hold us harmless from any claim arising as a result of our exercise of our right to set off. You also agree that this right to set off may be exercised with respect to your property in our possession against any sums you owe any of our affiliated banks or companies or their successors.

We also have the right to set off against any of your joint accounts (regardless of who placed the funds in said accounts), at any time without notifying you in advance, to pay any debt which is due that you or any joint tenant owes us. In addition, we also have the right to set off against any of your tenants by entireties' accounts to pay any individual debt which is due that you owe us. Further, we also have the right to set off any of your partnership or joint venture accounts (regardless of who placed the funds in said accounts), for any amount your firm, partner, or any joint venturer owes us. Garnishments against either or both joint owners are subject to our security interest and our right to set off. Notice provided by us to any one joint owner is considered notice to all.

7. FEES

You agree to pay the service fees described in the service fees brochure. Those fees may be deducted from your account without prior notice to you. We will not be liable if we dishonor checks or other withdrawal orders because the deduction of such fees has left an insufficient balance in your account. You grant us a security interest in your accounts for any and all indebtedness owed by you to us, however and whenever incurred or evidenced, including any service fee or charges to the account. If you issue a check drawn on us and a non-customer of the Bank seeks to cash the check at the bank, we reserve the right to charge a service fee as a condition of cashing the check. This fee helps us cover additional costs and risks involved in cashing the check.

8. POWER OF ATTORNEY

You can give another person the right to act on your behalf in making transactions on your accounts. This can be done only after giving us written authorization on forms which we can provide for that purpose or which we indicate are acceptable to us. If there is more than one account owner, we may require the consent of all account owners to your appointment of an Agent. We may continue to rely upon such authorization until we receive: (A) written revocation of the authorization (B) actual notice of the death of the account owner or (C) court order regarding the incompetence of the account owner and appointment of the guardian.

9. ESCHEAT

If your account remains inactive (no deposits, withdrawals or customer contact) for five (5) years, under state law, we are required to turn over the balance in the account to the state as abandoned property.

10. CHANGE OF TERMS

We can change the terms of this Agreement and the services we provide at any time, for any reason. We can also change the fees in the service fee brochure at any time for any reason. We will notify you by mail at the last address shown in our records. The change will be effective thirty (30) days after notice if your account is maintained for personal, family or household use (non business account).

We reserve the right to waive the enforcement of any of the terms of this Agreement with respect to any transaction. Any such waiver will not affect the enforcement of any of our rights with other customers, or the enforce-

ment of any of our rights on later transactions with you. The fact that we may enforce or waive our rights does not obligate us to enforce or waive similar rights in the future. No waiver will change the terms and conditions of the Agreement.

11. LEGAL PROCEEDINGS

If any of your accounts are garnished, or otherwise subject to levy by legal action; we will not be liable to you for any sums we may be required to pay because of such proceedings. When your accounts are subject to a legal proceeding, we will impose the fee listed in the service fees brochure in responding to the legal action. This fee will be deducted automatically from your account(s) prior to our complying with the legal action without prior notice to you. Any garnishment or other levy against your account is subject to the bank's right of set off and security interest. All expenses incurred by us as a result of any legal proceeding affecting your account, including, but not limited to, court costs and attorney fees, may be charged against your account or billed to you separately. This obligation includes disputes between you and the Bank involving the account and situations where the Bank becomes involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account.

12. CLOSING YOUR ACCOUNT

You can close your account by withdrawing all collected funds in the account at any time and notifying us in writing of your desire to close the account. We may deduct an Early Closing Fee as listed in the Fee Schedule provided with this Disclosure. We also can close your account for any reason, if we choose to. If we do this, we will mail to you at your last address shown on our records a notice and check for the final ledger balance. Notice to any account holder will be considered notice to all account holders. When we refuse to accept deposits or credits to the account, we will not be liable to you for doing so. Should an account be closed at any time by the withdrawal of the balance of the account and later reopened, the reopened account will be subject to all the terms and conditions in this Disclosure.

13. TRANSFERABILITY

Ownership of the account is non-transferable except on our books and records. In order to transfer title or to pledge the account as collateral for a loan from someone other than us, a written request must be provided on a form approved by us. Any pledge of the account to a third party remains subject to our right to set off and security agreement.

14. HOLDS AND FREEZES

Any party on the account can place a hold on all funds in the account either orally or in writing. An oral request for a hold will remain in effect for twenty-four (24) hours. A written hold will remain in effect for six (6) months. Only the person who placed the hold can release it. If you request your account be placed on hold, you will be able to deposit additional funds; however, you will not be able to withdraw any funds from the account for any reason. If you request that your account be frozen, you will not be able to use your account for any reason. A hold or freeze may result in a check drawn on the account being returned for insufficient funds and you will be responsible for any such loss resulting from the hold, including NSF fees.

15. WITHDRAWALS

Withdrawals will first be made from collected funds and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds even if our general practice is to the contrary. Please refer to Part B "Funds Availability" for an explanation of our policy. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so.

Limits on the amount or frequency of withdrawals from an account are detailed in the "Truth in Savings" disclosure provided to you at the time the account was opened. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, which is not on a form approved by us or which exceeds any frequency limitations.

* We reserve the right to at any time require not less than 7 days notice in

writing before any withdrawal from an interest bearing account.

16. FINAL PAYMENT

All non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. We reserve the right to refuse any item for deposit into your Account.

17. NOTICE OF WIRE TRANSFER DEPOSITS

You agree to waive any right that you may have to receive notice of a deposit to any of your accounts made by a wire transfer. You agree to waive these rights to the extent permitted by law.

18. STATEMENTS AND ACCOUNT ACTIVITY DOCUMENTATION

If you have signed up for E-statements, your statements will be posted online for your review and we will send you notice that your statement has posted to the email address you provided. You agree to maintain and provide us a valid email address for our use to provide notices and will immediately inform us if you are unable to open and read any electronic communication or information, including your account statement and notices. In the event that you fail to provide us with a valid email address or fail to provide us with notice of a change in your email address, you are responsible for reviewing your account statement online. We will post your statement each month on a certain date. You will need to access your online account to verify which date your statement will post each month. By opening an account you acknowledge that your account statement is available to you online and that it is your responsibility to review this account statement monthly regardless of whether or not you receive notice that your account statement has posted.

19. STOP PAYMENTS

You can request us to stop payment of an authorized payment or check which you have written. You can do this in writing or call us via phone. To do this, you will need to give us your account number, the check number, date and amount of the check and the name of the payee. If the information given to us is not correct, or if you fail to give us any other reasonable information requested regarding the item, we will not be responsible if we are unable to stop payment. We reserve the right to take up to 24 hours to determine whether a stop payment order can be executed. The order is ineffective, if at the time of its receipt, we have already cashed the item or if we have otherwise become legally obligated for its payment. Oral requests to stop payment must be confirmed in writing within 14 days or we may no longer honor them. Written and properly confirmed oral requests will be effective for six months, but renewals in writing may be made. You will be charged the applicable fee for the stop payment request at the time of the request. Each renewed stop payment will be treated as a new request and another fee will be charged.

You agreed to hold us harmless and indemnify us for any and all expenses and liability which we might incur if we pay an item on which you have requested a stop payment, provided that we have exercised ordinary care. You also agree that if we return any other item drawn by you (or do not make a requested transfer) due to insufficient funds, which situation is caused because we have paid an item (or made a transfer) on which you had requested a stop payment, you will not hold us liable for such action.

A stop payment order will be accepted from any owner of joint account no matter who signed the check and written notification may be sent to all other owners. If you buy a cashier's check or treasurer's check from us, you do not have the right to stop payment to a third party. A revocation of a stop payment order is not valid unless in writing and delivered to us. Only the person who originally placed the stop payment order can revoke it.

If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to do two things: (1) you will transfer to us all of your rights against the payee or other holder of the check, and (2) assist us if we take legal action against that person later on.

20. POST DATED CHECKS

You agree not to date a check later than the date that you write it. We are not responsible if we charge an otherwise properly payable, but postdated check against your account before the indicated date.

21. CHANGE OF ADDRESS

It is important that you notify us immediately if there is a change in either your mailing address or if you receive electronic notifications from us, your email address.

22. CLEARING CHECKS

According to current federal or state regulations, we may reserve the right to clear checks and other non-cash items you deposit before we make the money available to you. Please see Part B, "Funds Availability" for complete details.

If we do not cash an item for you or allow you to withdraw some or all of the money it represents before it is paid and it is not paid for any reason, we will charge your account immediately after the unpaid item is returned and, if necessary, require a refund from you.

23. RESPONSIBILITY FOR THE BACK OF CHECKS

You agree that we will not be liable to you because an item that you deposit in your account is returned after the time set by applicable law if the delay in returning the item is caused by markings on the item in the space reserved for the depository bank's endorsement that were made by you or a prior endorser. Similarly, you will be liable to us for any loss or expense, including without limitation, reasonable attorney fees, we incur because we are unable to properly return an item drawn on your account within the time set by applicable law where the delay in properly returning the item is caused by marking on the item in the space reserved for the depository bank's endorsement that existed at the time you issued the item.

Customer endorsements must be placed in the one and a half inch area starting on the reverse side of the check from the right side. The remaining area of the check cannot contain any preprinted, stamped or handwritten customer information.

24. CHECK LEGENDS

We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution any payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days", "Paid in Full", "Two Signatures Required", "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

25. NO SIGHT-REVIEW OF DRAWER SIGNATURES

You agree that we exercise ordinary care in paying an item even if our procedures do not provide for sight-review or provide for sight-review only for items above a threshold level, or on a sample basis, at our discretion. We reserve the right not to sight-review drawer signatures because we pay items on an automated basis to reduce costs for all customers. If you did not sign a paper signature card with the opening of this account, you authorize us

to review items previously drawn on this Account for the purpose of sight-review of your signature.

26. CHECK SAFEKEEPING

Check safekeeping may apply to your account. If so, we will give you additional information about the safekeeping service. We will hold all safe kept checks for 90 days after we receive them. After that time, we will destroy the original checks and will retain a copy of each check for seven (7) years from the date that the check is paid.

27. DORMANT ACCOUNTS

Your account will be considered dormant if for twenty-four (24) consecutive months you do not make a deposit/withdrawal or contact us. You will be charged a dormant account fee as specified in the service fees brochure.

28. NOTICES

The following terms apply to notices relating to your Account. **(a) Notice of Amendments.** You agree that the terms and conditions of the Agreement including, without limitation, all rates, fees and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendment. Notices will be sent to the most recent address or email address, if you receive electronic notifications from us, shown on our records for your Account. Only one notice will be given in the case of joint account holders. **(b) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address or email address, if you receive electronic notifications from us, that you provided us.

29. NOTICE REQUIREMENTS

Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal from a savings, negotiable order of withdrawal ("NOW"), or money market account. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right.

30. COPIES

At your request, we will provide copies of statements, checks, deposit and withdrawal slips or other account records and conduct research on your account. Fees for account research and the production of account records are shown in the service fees brochure and are payable upon request of service at the teller window or may be deducted from your account. We will also charge you these fees for research done and records provided for your account in response to a summons, subpoena or other court or governmental agency requirement that we perform the research or produce the records to the extent that payment from the person or organization requesting the research or records is less than the fees.

31. ACTIVITY PRINTOUT

A printed list of account activity will be made available upon request. You will receive a complete listing of all account transactions (checks paid, deposits, etc.) from the date of the last regular statement to the date of the request. A fee, as set forth in the service fees brochure will be assessed for this list and may be deducted from your account.

32. WAIVER

If we fail to exercise any of our rights under these rules, such failure shall not be a waiver of any of our rights. In the event that one or more provisions of these rules shall for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

33. LIABILITY

We shall have no liability for any delays or failure of performance caused in whole or in part by fire, labor disputes, power failure, acts or omissions

of civil authorities, civil disturbances, war, computer malfunctions, acts of God, or any causes beyond our control. You agree that in performing the duties imposed under these rules, we shall be liable only if grossly negligent and in no event shall we be liable for any consequential, indirect, or special damages.

34. ARBITRATION

The Customer and the Bank agree that, at the request of either party, the parties will resolve all disputes, claims or controversies arising out of or related to the account, this Agreement, or the breach of this Agreement or the breach of this Agreement exclusively by binding arbitration administered by the American Arbitration Association ("AAA") pursuant to the AAA Commercial Dispute Resolution Procedures in effect at the time the claim is filed. The decision and award of the arbitrator shall be held final and binding and may be entered in any court having jurisdiction.

The arbitrator(s) will decide if any inconsistency exists between the Rules and these arbitration provisions contained herein. If any such inconsistency exists, the arbitration provisions contained herein will control and supersede the Rules.

The parties agree that the arbitrator(s) shall give effect to the substantive law of the state in which the account is opened, including but not limited to conflicts of law provisions, statutes of limitations, and matters pertaining to the validity of this arbitration clause in determining matters submitted to arbitration under this agreement; provided, however, that the Federal Arbitration Act (Title 9 U.S.C.), to the extent inconsistent, will supersede the laws of such State and govern.

EITHER PARTY MAY REQUEST ARBITRATION. IF EITHER PARTY FAILS TO SUBMIT TO ARBITRATION FOLLOWING A PROPER DEMAND TO DO SO, THAT PARTY SHALL BEAR ALL COSTS AND EXPENSES, INCLUDING REASONABLE ATTORNEY'S FEES, INCURRED BY THE PARTY COMPELLING ARBITRATION.

You acknowledge that by submitting to arbitration, you are giving up your right to go to court to assert or defend your rights under this Agreement (except for matters that may be taken to small claims court). You are aware that your rights will be determined by a neutral arbitrator(s) and not a judge or jury. An arbitrator's decision is as enforceable as any court order and is subject to a very limited review by a court.

You understand that you are entitled to a fair hearing, but that the arbitration procedures are simpler and more limited than rules applicable in court.

For more details regarding the arbitration process, review the AAA's website at <http://www.adr.org/index.asp> for general and contact information.

35. GOVERNING LAW

This Agreement will be interpreted under the laws of the Commonwealth of Pennsylvania (without regard to its choice of law provisions), and, to the extent applicable, the laws of the United States.

36. ASSIGNABILITY

The account established under this Agreement is not assignable or transferable except with our consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account to be closed and a new account opened in the name of the transferee or pledgee.

37. SYSTEMS AND SOFTWARE

We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our system or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and

software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

38. ADDITIONAL SERVICES

If your account is joint, and if any one of the joint account holders has the authority to sign withdrawal order from the account, then all account holders agree that any one of them may also sign other agreements with us relating to your account, including, among others, agreements for check safekeeping. You agree to be bound by the provisions of any such agreements signed by fewer than all of the account holders.

39. CHECK PAYMENT ORDER

The bank may pay items presented against your account in any order that it chooses and change its policy from time to time without notice to you. Currently, First National Bank pays checks in the order of highest dollar amount. You can find out about the bank's current policy by contacting us at any time.

A. ACCOUNT MAINTENANCE SERVICE CHARGES

Account Maintenance Service Charges are applied to checking accounts last and will overdraw the account if there are not enough funds. The system will process items presented, in the above order, until all are paid or until there are not enough funds in the account to pay the next item in line. If there are not enough funds available, the system will check to see if there is a line of credit, savings account or Overdraft Honor tied to the account for overdraft protection transfers. If there is, the necessary transfer (sometimes in incremental amounts determined by how the transfer was established) to pay the remaining items will post to the account. If there still are not enough funds in the account, all of the items, those that cannot be paid will overdraw the account.

40. INFORMATION ABOUT TYPES OF ACCOUNT OWNERSHIP THAT MAY BE USED WHEN OPENING AN ACCOUNT

A. INDIVIDUAL ACCOUNT

An Individual Account is an account in the name of one depositor only. Only that person may write checks against the account or withdraw money, regardless of who actually owns the funds.

B. MULTIPLE PARTY ACCOUNTS / JOINT ACCOUNT OWNERSHIP

This section pertains to multiple party accounts. An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship.

1. JOINT TENANTS WITH RIGHT OF SURVIVORSHIP.

If your account is a joint account with right of survivorship, upon the death of one of the joint account holders, that person's ownership interest in the account will immediately pass to the other joint account holder(s).

2. TENANCY BY THE ENTIRETIES

Tenancy by the entireties is a joint account with rights of survivorship strictly held in ownership between a husband and a wife. Under Pennsylvania law, certain legal rights are granted by this type of account ownership. If you have any questions as to the legal rights of this type of account, you should consult with your own attorney and you bear the sole responsibility as to the legal effect of the creation of the account. If your account is a tenancy by the entireties, upon the death of one of the account holders, that person's ownership interest in the account will immediately pass to the other joint account holder. Unless you specifically request and check this account ownership select, we will automatically presume the established account is solely a joint tenant with right of survivorship.

3. JOINT AS TENANTS IN COMMON

If your account is joint account without right of survivorship, upon the death of one of the joint account holders, that person's proportionate ownership interest will pass to the estate of the deceased account

holder. Each joint owner guarantees the signatures of the other joint owner and authorizes the others to endorse checks for deposit if they are payable to any of the joint owners.

Each joint account holder, without the consent of any other account holder, may, and hereby is authorized by every other joint account holder, to make any transaction permitted under the Agreement, including without limitation, (1) to withdraw all or any part of the account funds, (2) to pledge the account funds as collateral to us for any obligation, whether that of one or more account holders or of a third part (3) to endorse and deposit checks and other items payable to any joint account holder, (4) to give stop payment orders on any check or item, whether drawn by that account holder or not, and (5) to close the account, with the disbursement of account proceeds as instructed by the joint account holder. Each joint account holder is authorized to act for the other account holder(s) and we may accept orders and instructions regarding the account from any joint account holder. If we believe there to be a dispute between joint account holders or we receive inconsistent instructions from the account holders, we may suspend or close the account, require a court order to act, and/or require that all joint account holders agree in writing to any transaction concerning the account.

Your obligations under the Agreement are joint and several. This means that each joint account holder is fully and personally obligated under the terms of the Agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which joint account holder benefited from the withdrawal. If you establish a joint account without the signature of the other joint account holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint account holder(s) listed on our documents.

C. CUSTODIAN ACCOUNTS

If you wish to make a gift/transfer of money to a minor, you can do so and name yourself or another adult as custodian to handle the money while the beneficiary is a minor. Interest earned will be reported under the Tax ID number of the minor; however, it may be taxed at the rate of his or her parents. We will follow the appropriate Uniform Gift/Transfer to Minors Act for this type of arrangement. A gift/transfer of money made in this manner is irrevocable and conveys to the minor legal title to the custodial property. The custodian has certain powers and duties in relationship to such accounts as prescribed by state law, including the power to collect, hold, manage, invest and reinvest the custodial property. However, this property held shall be for the exclusive right and benefit of the minor, and will be free from the control or lien of all other person, except creditors. The property shall be paid, together with interest credited to the account, to the minor when he or she reaches the age of majority. The receipt or release of the minor shall be valid and sufficient release and discharge to us for any payment so made. We have no obligation to inquire into the purpose of any withdrawal.

D. P.O.D. ACCOUNTS (Ohio Only)

A Payable on Death (P.O.D.) Account is an account payable to the account holder during his or her lifetime. As the owner, you may withdraw money from the account and may, by written direction to us change the P.O.D. payee(s) under the account. When the account holder dies, the account is owned by the P.O.D. payee(s). If the P.O.D. account is held by more than one person, each account holder will be subject to the rules pertaining to joint account ownership as set forth above. If there is more than one surviving P.O.D. payee, the respective interest of each shall be deemed to be equal shares, unless otherwise stated in the Financial Institution's deposit account records, and as allowed by applicable state law. If there is no surviving P.O.D. payee upon the death of the owner, state law will determine ownership of the funds in the account.

E. TOTTEN TRUST ACCOUNTS

A Totten Trust is an informal trust account without a written trust agreement. The beneficiary named has no right to any funds in the account during the trustee's lifetime. The account is owned by the trustee. As the owner of the account, the trustee may withdraw money from the account and may, with written direction to us, change the beneficiary under the account.

When the trustee dies, the account is owned by the named beneficiary. If there is no surviving beneficiary upon the death of the trustee, state law will determine ownership of the funds in the accounts.

F. TRUST ACCOUNTS

If you wish to create a trust for the benefit of a beneficiary, you can open this type of account. The person creating the trust is the grantor of the trust. The beneficiary is the person named in the trust that will benefit from the trust. The trustee is the person named in the trust who is charged with holding, managing, pledging, investing and reinvesting the funds of the trust, in their sole discretion, for the benefit of the beneficiary. The funds that the trustee manages are to include earnings on the funds and any future additions to the trust.

We may absolutely rely upon your representation to us, as you may change from time to time, as to who is the beneficiary of the trust.

If there is more than one trustee on the account, the trustees will be joint tenants with the right of survivorship. This means that all the rules of the section titled JOINT ACCOUNTS will apply to transactions in the account while both joint trustees are alive. If one of the joint trustees should die, all rights to the account, including the right to terminate the trust, will pass to the surviving trustee.

If the trust that is created is a revocable trust, the grantor or grantors, or either of them reserve the right to revoke the trust in part or in full at any time. Any partial or complete withdrawal by the original trustees or any one of them, if those trustees are also the grantors that created the trust, will be revocation by the grantors to the extent of the withdrawal. No other revocation will be valid unless written notice by both or either of the grantors is given to us.

Interest earned on a trust account will be reported under the Tax ID Number of the first trustee that is designated on the Signature Card.

G. SPECIAL INFORMATION ABOUT CREATING JOINT, TRUST OR CUSTODIAL ACCOUNTS

You agree that when you set up a joint account, trust account or custodial account with us, you have instructed us as to the proper title of the account and that we assume no legal responsibility to inform you as to how the creation of one of these accounts affects your legal interests. If you have any questions as to the legal effects to any of these accounts, you will consult with your own attorney and bear the sole responsibility as to the legal effect of the creation of the account or how it is maintained with us.

H. CORPORATION OR ORGANIZATION ACCOUNTS

Any properly authorized corporation or organization may open this type of account. The corporate officer or officers of the organization must execute a resolution authorizing the opening of the account. We will need to have a copy of this resolution on file with the Signature card for the account. Withdrawals will be permitted only on the signatures of those authorized specifically on the Signature card. The number of signatures required for withdrawals will be specified on the Signature Card.

I. PARTNERSHIP OR JOINT VENTURE ACCOUNTS

When you open this type of account, you agree that it will be opened by all of the general partners. The partners are the owners of the account but may designate others to make withdrawals from the account. Withdrawals will be permitted only on the signatures of those authorized specifically on the Signature Card. The number of signatures required for withdrawals will be specified on the Signature Card.

J. SOLE PROPRIETORSHIP ACCOUNTS

With this type of account the proprietor of an unincorporated business is the owner of the account, but may designate others to make withdrawals from the account. Withdrawals will be permitted only upon the

signatures of those authorized specifically on the Signature Card.

K. FICTITIOUS BUSINESS NAME ACCOUNTS

If the name in which the account is held is fictitious, each account holder represents that one or more of the account holders has the right to use that name and have fulfilled all legal requirements for using and/or doing business under that name.

41. INFORMATION ABOUT YOUR ACCOUNT

If you voluntarily give information about your deposit account such as our routing number and your account number to a party who is seeking to sell you property or services, or to whom you owe money, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized.

42. DEPOSIT RECLASSIFICATION

We will establish on your behalf a master account and two sub-accounts in our internal records. This accounting process does not have any adverse impact on your account balance, statements, interest earned, fees paid, or FDIC deposit insurance coverage. All information that is made available to you about your account will be at the master account level. The sub-accounts will be comprised of a savings account and a transaction account. Both sub-accounts will earn the same rate of interest. At the beginning of each statement period, we will allocate funds between the two sub-accounts as deemed appropriate. Checks received by us that are drawn against your master account will be presented for payment against the transaction sub-account. Funds will be transferred from the savings sub-account to cover checks presented against the transaction sub-account as needed. On the sixth transfer from the savings sub-account during a given statement period, all the funds on deposit in the savings sub-account will be transferred to the transaction sub-account.

PART B / FUNDS AVAILABILITY

FUNDS AVAILABILITY

Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We will post our cutoff time, if any, in our branches. Our branches may not have a cutoff time and cutoff times may vary, but, we will not have a cutoff time before 2:00 p.m. If you make a deposit before the posted cutoff time, if any, on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the posted cutoff time, if any, or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Please contact your branch for its cutoff time, if any.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit.

However, the first \$100 of your deposit will be available on the next business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. Funds will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNT

If you are a new customer, the following special rules may apply during the first thirty (30) days your account is opened.

Funds from the electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks), is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

HOLD ON OTHER FUNDS (CHECK CASHING)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that is already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLD ON OTHER FUNDS (OTHER ACCOUNTS)

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawals during the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

ATM DEPOSITS

Deposits must be made before 12:00 noon on a business day to receive next day availability of the funds, which qualify for next day availability.

PART C / ELECTRONIC FUNDS TRANSFERS

These rules are applicable only to consumer (used for personal, family or household purposes) deposit accounts.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS

If your statement shows an electronic transfer that you did not make, or authorize, tell us AT ONCE by calling **1-800-555-5455** or by bringing your statement with you to a branch office, or by writing to us at the following address 4140 East State Street Hermitage, PA 16148. If you do not tell us within sixty (60) calendar days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at **1-800-555-5455** or write to us on a separate piece of paper other than your deposit statement at the address shown on your statement as soon as you can, if you think your statement is wrong or if you believe that an electronic fund transfer has been made without your permission using information from your check, or if you need more information about any electronic transfers listed on your deposit account statement. We must hear from you no later than sixty (60) calendar days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will generally complete our investigation within 10 business days after we hear from you and will correct any error(s) promptly. However, if we need more time to investigate the transaction or obtain documentation, we may take up to forty-five (45) days (90 days for transactions initiated outside of the United States) to investigate your complaint or question. If we need this additional time to determine if an error has occurred, we will credit your deposit account within ten (10) business day for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the disputed transaction involves a VISA Check Card POS transaction, we will provide this credit to your account for the amount in dispute within five (5) business days. If we ask you to put your complaint or question in writing and we do NOT receive it within ten (10) business days, we may choose not to credit your account for the amount in question during our investigation period.

If we decide there was no error, we will call you or send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

TYPES OF TRANSFERS

By completing a transfer request, you may arrange for us to complete certain preauthorized Electronic Funds Transfers (EFTs) on your behalf. Preauthorized transfers include payments to third parties or to your accounts held in our bank. You may also complete telephone transfers by calling **1-800-817-8787**. For transfers between accounts at our bank, you must own or have signature authority over both accounts involved in the transfer.

Examples of preauthorized transfers include:

- (a) direct deposits from your employer, U.S. Treasury Department or other financial institution;
- (b) payments of certain recurring bills to others from your checking or savings accounts (savings account limitations are described below);
- (c) overdraft protection transfers from another checking or savings account, or from your line of credit at our bank, to cover a checking account overdraft;
- (d) transfers from a checking or savings account to make loan payments to our Bank; and
- (e) transfer funds from one checking or savings account to another.
- (f) electronic check conversions - you may authorize a merchant or other payee to make one-time electronic payments from your checking account using information from your check to pay for purchases or pay bills.

If funds are not available in your primary account at the time of a preauthorized transfer, a fee may be assessed to your primary account.

TRANSFER LIMITATIONS

There are no limits on the number or amount of direct deposits which you may receive in your checking or savings account(s). Preauthorized payments

from your checking account(s) are also unlimited. However, you may arrange for a maximum of six (6) preauthorized transfers per month from a savings or money market savings account to another account at our bank, as payments to others, or to your account held at another financial institution.

YOUR RIGHT TO DOCUMENTATION OF TRANSFERS

Periodic Statements. You will receive monthly checking account and line of credit account statements. If your savings account shows any EFT activity during a month, you will also receive a monthly statement for your savings account, rather than regularly scheduled quarterly statements. These statements will show all EFT activity for your account during the statement period, along with a description of the transaction type and payee.

Direct Deposit. If you arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you may call us at **1-800-555-5455** on the day you expect to receive the deposit to find out whether or not the deposit has been credited to your account.

Notice of Varying Amounts. If your preauthorized payments to others vary in amount, the person you are going to pay is required to tell you ten (10) days before each payment, WHEN it will be made and HOW MUCH it will be. You may choose instead to get this notice from them only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

TRANSACTION LIMITATION

We will not process transactions that involve Internet Gambling such as ATM/Debit Card, ACH transfer, wire transfers or bill payments. Please contact our Customer Service Center at **1-800-555-5455** if you would like additional information on this restriction.

RIGHT TO STOP PAYMENT OF PREAUTHORIZED TRANSFERS

Payments to Others. If you have arranged in advance to make regular electronic funds transfers from your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally by calling **1-800-555-5455** or by visiting the nearest branch office any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of an oral stop payment order to be made within fourteen (14) days of the oral notification. If we do require the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it is made if you do not provide the written confirmation. We may charge you, according to our service fees brochure, for each stop payment order on EFT transactions payable to others that you request us to process.

Transfer amounts from your account(s) at our bank. If you have arranged for us to draft payments from your deposit account to pay your loan account(s) with our Bank, or transfer funds from one of your deposit accounts to another deposit account at our bank, and you wish to stop or change these automatic transfers, you must notify us by calling the phone number listed on your deposit statement at least three (3) business days prior to the scheduled transfer. We may ask you to also complete a written notice for our records.

BANK'S LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER OR FAILURE TO MAKE TRANSFER

Our Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us (or our processing agent for net-line) to stop an EFT payment to others at (includes payments to be made under a prearranged agreement or net-line Bill Payments scheduled in advance) at least three (3) business days or more before the transfer is scheduled to occur, and we (or our processing agent) do not do so, we/or our processing agent will be liable to you for your actual, proven losses or damages.

Our Liability for Failure to Make Transfers. If we do not complete a preauthorized or telephone transfer on time or in the correct amount according to our agreement with you or instructions received via our 24-hour telephone banking service, we will be liable for your actual, proven losses or damages. However, there are some exceptions. We will NOT be liable for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your line of credit account, whether or not for overdraft protection or as a cash advance on the line of credit.
- If circumstances beyond our control (such as an act of God, fire or other catastrophe), or by an electronic or computer failure which prevents the transaction, despite reasonable precautions that we have taken.
- If the funds in your account are subject to legal process or other encumbrances restricting use of the funds for such transfers.
- If incomplete or inaccurate information has been forwarded by the originator.

ACCOUNT INFORMATION DISCLOSURE TO THIRD PARTIES

We will disclose information to third parties about your account or the transfer you make:

- Where it is necessary for completing the transaction.
- To verify the existence and standing of your account with us, or to confirm that sufficient funds are available to cover specific transactions, upon the request from a third party, such as a credit bureau or merchant.
- To comply with court orders or government administrative agencies' summons, subpoenas, orders examinations and escheat reports.
- On receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.
- If you give us your written permission.

VERIFICATION OF CUSTOMER INFORMATION

"The USA PATRIOT Act requires financial institutions to verify customer identification. As a result our employees may ask you to provide proper identification and may additionally use credit reports, references or other reasonable means to make the required verification. Thank you for your cooperation in helping us comply with federal regulations."

CHECK CLEARING FOR THE 21ST CENTURY ACT – HOW IT AFFECTS YOU DIRECTLY

Check 21 includes a set of new industry standards that permit banks to process checks more efficiently which may result in same day clearing of checks. The legislation also grants Substitute Checks equivalent legal status as the original check.

Substitute Checks and Your Rights

What is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with "Substitute Checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a Substitute Check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a Substitute Check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be Substitute Checks. This notice describes rights you have when you receive Substitute Checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a Substitute Check is posted to your account (for example, if you think that the wrong amount was withdrawn

from your account or that money was withdrawn from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the Substitute Check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the Substitute Check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after your claim is received and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after your claim is received. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the Substitute Check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a Substitute Check that you received and that was posted to your account, please contact First National Bank in writing at 4140 East State Street, Hermitage, PA 16148, at www.fnb-online.com or call **1-800-555-5455**. You must contact us within 40 calendar days of the date that we mailed the Substitute Check in question or the account statement showing that the Substitute Check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the Substitute Check you received is insufficient to confirm that you suffered a loss; and
- A copy of the Substitute Check and/or the following information to help us identify the substitute check: identifying information, for example, the check number, the name of the person to whom you wrote the check, and the amount of the check.

FIRST NATIONAL BANK OF PENNSYLVANIA CUSTOMER AGREEMENT FOR FNB ONLINE SERVICES

July 2010

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PART A/ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

1. YOUR CONSENT IS REQUIRED

You must consent to receiving the related legal disclosures, agreements, and instructions before we can provide them to you electronically. Your consent will only apply to the legal disclosures, agreements and instructions that are related to your accounts enrolled in FNB Online, and you will not be consenting to receiving other electronic records and disclosures at this time. By proceeding with this application process, you affirmatively consent to receiving the legal disclosures, agreements and instructions electronically that are related to your account(s). If you choose to enroll in our e-Statement service, then your consent will also apply to the electronic delivery of your account statements and notices as further outlined in the FNB Online e-Statement Disclosure, which you will receive upon initiating the e-Statement service.

2. WITHDRAWAL OF CONSENT

You have the right to withdraw your consent to receive legal disclosures, agreements and instructions electronically that are related to your account(s). You may withdraw your consent by either closing out of the enrollment process or, if you have enrolled in FNB Online, contact our Customer Service Center at the number provided on our website. If you withdraw your consent, you will not be able to access your accounts through FNB Online. You may withdraw your consent to the delivery of electronic statements and notices by canceling your e-Statement service. If you cancel your e-Statement service, there may be fees associated with the delivery of your paper statements and notices.

3. PAPER COPIES AND UPDATING INFORMATION

You may request a paper copy of your related legal disclosures, agreements and instructions by contacting our Customer Service Center by phone at the number listed on our website. We will not charge you any fees for providing you a copy of the disclosures, agreements and instructions. If you are enrolled in e-Statement and would like to receive a paper copy of a statement, please contact the Customer Service Center. There may be a fee to receive prior copies of your statement, please refer to the Fee Schedule or contact the Customer Service Center. You may also update your email address by contacting the Customer Service Center.

4. SYSTEM REQUIREMENTS TO ACCESS THE INFORMATION

To receive an electronic copy of the requested document, you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an Internet web browser that is capable of supporting 128bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 or Netscape Navigator® version 4.73, and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 5.1 or higher. It is available for downloading at:

<http://www.adobe.com/products/acrobat/readstep2.html>. Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

5. SYSTEM REQUIREMENTS TO RETAIN THE INFORMATION

To retain a copy of the requested document, your system must have the ability to either download (e.g., to your hard disk drive or floppy diskette) or print PDF files. You must have a functioning printer connected to your personal computer or other access device that is able to print the related disclosures, agreements and instruction on plain white 8½ x 11 inch paper.

PART B/GENERAL TERMS

1. OUTLINE OF AGREEMENT AND EXPLANATION OF TERMINOLOGY

This FNB Online Services Agreement ("Agreement") consists of the following: the terms and conditions that apply to your account and our FNB Online Services; and the required Federal regulatory disclosures that apply to information about your account and/or account activity accessed or originated using the Internet.

This Agreement is in addition to any other agreements between us, such as the Deposit Account Agreement, which was provided to you earlier and if applicable, the overdraft protection and/or line of credit agreements. If there is a conflict between any terms and conditions in this Agreement and those contained in other agreements between us, this Agreement will control for all aspects of FNB Online Services provided. Your request to transfer funds from your line of credit means that you agree to an amendment to your note that FNB Online Services will be an additional access device to your line of credit, along with the issued checks.

In this agreement, the words "we", "us", "our" or "Bank" means First National Bank of Pennsylvania. When we use the words "you" or "your", we mean each person who has an interest in an account or other relationship with us which is accessible through our FNB Online Services and/or any person authorized to have such access to your business accounts. Our FNB Online Services ("Services") means the information provided to you and transactions originated by you through the Internet, including our Web site - www.fnb-online.com. Defined terms that are capitalized shall have the same meaning throughout this Agreement.

2. ELIGIBLE ACCOUNTS

The following accounts are eligible for FNB Online Services: checking accounts; money market accounts; lines of credit; savings accounts; loans; retirement accounts and certificates of deposit (collectively "Eligible Accounts").

3. DESCRIPTION OF FNB ONLINE SERVICES

Account Information: If you are an owner or authorized signer on an Eligible Account and you requested access to these account(s) through FNB Online Services, then you may view transactions and obtain account history for your Eligible Account(s) on our Web site. Account summaries, interim statements and images of canceled checks are available online the day after items are posted to your account(s).

FNB Online Transfers ("Transfers"):

You may transfer funds from your line of credit and checking, savings, and money market accounts to any of your Eligible Accounts at the Bank. You may also transfer funds from your checking or savings account to make a payment on your loan at the Bank, but you may not use a line of credit to make a loan payment. The number of Transfers you may make from your checking account(s) or line(s) of credit is unlimited. Federal law limits the number of Transfers you may make per month to six (6) transfers for each

of your savings and money market accounts. You cannot make Transfers from your certificates of deposit, and retirement accounts may only receive Transfers from another Eligible Account.

The total amount of Transfers from an Eligible Account cannot exceed the Eligible Account's available balance. Any Transfer request in excess of the Eligible Account's available balance will not be processed. If you have provided your consent to the Bank's OverdraftHonor and a Transfer, along with other account activity processed in the same business day, results in an overdraft or non-sufficient funds fee ("NSF"), you will be responsible for the amount of the overdraft and payment of all applicable fees as stated in our services fee brochure. If you frequently overdraw your account due to Transfers, we reserve the right to terminate your usage of this service.

We will process Transfer requests on the Business Day received if we receive your request by 8 p.m. Eastern Standard Time or if applicable, Daylight Savings Time. A Business Day is Monday through Friday and does not include Saturdays, Sundays or legal holidays. All Transfer requests received Saturdays, Sundays, legal holidays and after 8 p.m. Eastern Standard Time on a Business Day will be processed during the next Business Day. You may delete or change a Transfer request, which you made earlier in the same Business Day, until 8 p.m. Eastern Standard Time. You must call the Bank's customer service at (724) 983-4125 or 1-800-555-5455 the next Business Day if you want to change or reverse a Transfer request after 8 p.m. Eastern Standard Time. A fee may be assessed for changing or reversing a Transfer after it is processed.

To ensure timely credit for a loan payment, you should schedule a transfer from your checking or savings account at least one Business Day before the loan payment due date.

Lines of credit and checking, savings and money market accounts that require two or more signatures to make withdrawals, transfers or transactions are not eligible for Transfers.

FNB Online Bill Payment ("Bill Payment"):

You must complete a short application form to obtain Bill Payment services. You must also designate one checking account to be used for this service; it may be either a personal or business checking account ("Designated Account"). The Designated Account cannot require two authorized signatures for transactions, since accounts with this type of restriction are ineligible for Bill Payment services. You authorize us to automatically deduct all applicable charges and fees from your Designated Account. If you close this Designated Account, your Bill Payment services will terminate and any unprocessed Bill Payment transactions will be canceled. The applicable charges and fees are stated in the fee schedule previously provided to you, which can also be found on our Web site.

You may use Bill Payment to make current, future and Recurring Payments from your Designated Account to merchants, businesses or individuals in the United States. A Recurring Payment is a regularly scheduled payment which changes little in dollar amount, such as your mortgage, rent or insurance payment. Internet payments to governmental units or agencies are not permitted; this includes, but is not limited to, court ordered payments, alimony, child support, taxes, fines and penalties. The number of Bill Payments you may make per day or per month is unlimited. The amount of a payment to an individual cannot exceed \$9,999.00 and these payments must have an established payment date within the next ninety (90) days unless it is scheduled as a Recurring Payment. Recurring Payments may be scheduled in weekly, semi monthly or monthly intervals. Scheduled payments may be added, edited or deleted until 2 p.m. Eastern Standard Time on the Business Day the payment is to be processed. Funds are usually debited from your Designated Account the same day as the scheduled payment date. To ensure payments are received by the payee on time, you must schedule the payment at least five (5) Business Days in advance of the payment due date listed on the account statement or billing notice.

By entering and transmitting a Bill Payment instruction, you authorize us or our agent to reduce the balance in your Designated Account accordingly. If you have not consented to OverdraftHonor or provided for another form of overdraft protection and there are insufficient funds in your Designated Account to make an authorized payment, we may refuse to pay the scheduled payment. If you have consented to OverdraftHonor, we may either refuse to pay the scheduled payment or we will make the payment and overdraw your

Designated Account. You are responsible for any NSF fees or overdraft charges that the Bank may impose for making this payment if you have consented to OverdraftHonor. The applicable fees and charges are stated in the fee schedule previously provided to you, which can also be found on our Web site.

You must cancel, change or place a stop payment order on a previously authorized Bill Payment transaction prior to 2 p.m. Eastern Standard Time on the Business Day the payment is scheduled to be processed.

E-statements:

If you have signed up for E-statements, your statements will be posted online for your review and we will send you notice via email that your statement has posted. You agree to maintain and provide us a valid email address for our use to provide notices and will immediately inform us if you are unable to open and read any electronic communication or information, including your account statement and notices. In the event that you fail to provide us with a valid email address or fail to provide us with notice of a change in your email address, you are responsible for reviewing your account statement online. We will post your statement each month on a certain date. You will need to access your online account to verify which date your statement will post each month. By opening an account you acknowledge that your account statement is available to you online and that it is your responsibility to review this account statement monthly regardless of whether or not you receive notice that your account statement has posted.

Stop Payment Orders:

Stop payment orders can be placed online for physical checks from your check register. Stop payment orders for electronic transactions through FNB Online cannot be completed. You must call customer service at 1-800-555-5455 for stop payments on any type of electronic payments, debit card transactions, check by phone, ACH and other similar transactions. Stop payment orders must be placed by 8:00 P.M. Eastern Standard Time to be effective the same day. Stop payment orders are effective for six (6) months after the date the order is processed and will automatically expire after that period unless renewed in writing. A \$37.00 stop payment fee will be deducted from your account.

4. PREREQUISITES TO OBTAINING SERVICES

Account:

You must have established a deposit account relationship with us.

Equipment:

You must have either a personal computer ("PC") or a laptop and Internet connection. A monitor resolution of 800x600 or greater is recommended.

Software:

You must have authorized use of a current version of an Internet browser capable of 128-bit encryption as follows:

Windows Vista and Windows XP

- Microsoft Internet Explorer 7.0 or higher
- Firefox 3.0 or higher

Mac OS X 10.3 or higher

- Firefox 3.0 or higher
- Safari 2.0 or higher

*Note: Beta versions of browsers or Operating Systems are not supported.

5. ACCESS ID AND PASSWORD

To enroll in the Services you must select an Access ID and a password. An Access ID is an alphanumeric code of your choice used to access FNB Online Services. We recommend that you do not use the same Access ID that you use for other Bank products. For security purposes, your Access ID should not be your deposit account number or your name. We recommend that you select a password that is meaningful only to you and does not contain any of your personal identification information, such as your date of birth or social security number.

6. MULTIPLE ACCOUNT ACCESS

Each account owner of a jointly held account or each authorized signer on an account will be issued a personalized Access ID and password upon completing a FNB Online Services application. If you cannot access an account that you are an owner of or a signer on, please contact customer service at

724-983-4125 or 1-800-555-5455 for assistance.

Each authorized signer on an account, approved for FNB Online access will be issued separate Access IDs and passwords for security reasons, which will allow us to identify the party who originated Transfers and Bill Payments.

7. USING FNB ONLINE SERVICES AND SHARING ACCESS WITH OTHERS

When you use our Services you agree to the terms and conditions we have set out in this Agreement and any instructional material that is provided to you in regard to the Services. Our Services may be accessed through the use of passwords and other means which we agree properly establish your identity. We may also require you to use certain software or hardware equipment in order for us to provide electronic communications to you in a manner which is acceptable to us.

You acknowledge that use of this Access Code and password is the agreed security procedure to access the Services through any PC or laptop. You agree to keep these Access IDs and passwords confidential to prevent unauthorized access to your account(s) and to prevent unauthorized use of the Services. Your Access ID and account numbers are your private information and you should not share this information with anyone else. If you share this information with others, you will be fully liable for any and all transactions initiated by these individuals to the same degree as if you had conducted the transactions yourself. If you disclose your Access IDs and passwords and/or account numbers to others, or authorize others to access your accounts through an Access ID issued directly to them and later want to prevent such person(s) from gaining access to your account information or conducting transactions with your accounts, you must close your accounts and open new ones. If you close your account(s) and open a new account(s), you are responsible for paying all associated costs, ordering new checks and notifying parties of the new account numbers for preauthorized payments and automatic deposits.

8. E-MAIL

You may contact us by clicking on the "Contact Us" button on our Web site. You may also contact us by e-mail at PACustomerservice@fnb-corp.com about inquiries, maintenance issues and/or problem resolution. E-mail is not a secure method of communication over the Internet and we recommend that you do not send confidential information, such as account numbers, social security numbers or passwords in an e-mail message to us.

9. INTERRUPTIONS IN SERVICES

We, or our Bill Payment provider, may on a regular basis perform maintenance on equipment and/or systems which may result in interruptions to the Services or errors in the Services. We will attempt to provide prior notice of such interruptions and changes, but we cannot guarantee that such notice will be provided. We are not liable for any losses, damages, or claims you may have from an interruption in or change to the Services regardless of whether or not you received a notice.

10. HARM TO YOUR COMPUTER SYSTEM AND/OR DATA

You agree that we are not liable for viruses, worms, Trojan horses, or other similar harmful components that may enter your computer system by downloading information, software, or other materials from our Web site or other Web sites we offer as links. You further agree that we are not liable for any damages which these viruses may cause to any of your hardware components, software programs or data files. You acknowledge and understand that it is the responsibility of the owner and/or operator of a PC or laptop to utilize precautions, such as an anti-virus software program, to protect themselves and their computer systems from harmful components and viruses. This software should be maintained in its most current version by downloading any updates the anti-virus software vendor makes available on the Internet from time to time.

11. DISCLAIMER OF LIABILITY

In no event will we, or our officers, directors, employees or agents be liable to you for any consequential, incidental or indirect damages arising out of the use, misuse or inability to use the Services or for any loss of any data, even if we are informed of the possibility of such damages. WE MAKE NO WARRANTY TO YOU REGARDING YOUR EQUIPMENT OR THE SOFTWARE, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE.

12. SECURITY

In order to maintain secure communications and reduce fraud, you agree to protect the security of your account numbers, Access IDs and passwords. To ensure the best protection for your transactions, you must confirm that you are using the current version of your Internet browser and that its encryption methods are adequate. You agree that any and all information which you download from FNB Online becomes your property and it is your responsibility to safeguard and protect this information from others.

We reserve the right to block access to the Services to maintain or restore security to our Web site and systems, or if we reasonably believe your Access IDs have been or may be obtained or are being used or may be used by an unauthorized person(s).

12. OWNERSHIP OF MATERIALS

The content and information on our Web site is copyrighted by the Bank and any unauthorized reproduction or distribution of any portion of the Web site content is prohibited. We will pursue copyright violations to the fullest extent possible under the law.

13. SEVERABILITY

If any provision of this Agreement is void or unenforceable in any jurisdiction, such ineffectiveness or unenforceability shall not affect the validity or enforceability of such provision in another jurisdiction or any other provision in that jurisdiction or any other jurisdiction.

14. AREA OF SERVICE

The Services described in this Agreement and any other services available from our Web site are available to current Bank customers who have an Eligible Account. If you are a current customer with an Eligible Account, you may access these Services anywhere in the world if Internet service is available.

15. ARBITRATION OF DISPUTES

Any disputes, claims or controversies arising out of or related to the Eligible Account(s), this Agreement, or breach of this Agreement is subject to and controlled by the arbitration provision located in your deposit account agreement, which was provided to you when you opened your account.

16. NO SIGNATURE REQUIRED

When any Bill Payment or other service generates items to be charged to your account, you agree that we may debit your Designated Account or the account(s) on which the item is drawn without requiring your signature on the item and without prior notice to you.

17. AGREEMENT AMENDMENTS

We may amend this Agreement, including changes to fees and/or service charges, by notifying you at least thirty (30) days before the effective date of the amendment, unless the amendment is otherwise required by law or applicable regulation, in which case we will not send you notice of an amendment. Your continued use of the Services is your consent to the amendment(s). Depositors and customers with overdraft protection line of credit agree to pay the associated usage or monthly fees for these services.

18. WAIVER

We may waive any term or provision of this Agreement at any time, but any such waiver shall not be deemed a waiver of the term or provision in the future.

19. ASSIGNMENT

We may assign the rights and delegate the duties under this Agreement to a company affiliated with us or to any other party.

20. TERMINATION

Either party may terminate this Agreement and any Service provided hereunder at any time upon ten (10) business days prior written notice of termination to the other party. If you terminate Bill Payment services, you authorize us to continue making Transfers, Bill Payments or any other transactions you previously authorized until we have a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will not make any further Bill Payments from your Designated Account. We reserve the right to terminate or to discontinue support of any software or equipment without written notice.

21. GOVERNING LAW

These terms and conditions of this Agreement shall be governed by, interpreted under and construed in accordance with the laws of the Commonwealth of Pennsylvania, without regard to any state conflict of law provisions. Your existing account relationships shall be governed by and construed in accordance with the laws of the State in which the Bank's branch office is located where you initially established your account(s). This Agreement shall also be governed by applicable Federal law.

22. ENTIRE AGREEMENT

This Agreement is the entire agreement between you and the Bank for FNB Online Services and it supersedes any marketing or other similar material pertaining to the Services delivered to you in writing, verbally or obtained at our website.

PART C/FEDERAL RULES APPLICABLE TO ELECTRONIC FUNDS

1. TRANSFER, INCLUDING FNB ONLINE BILL PAYMENTS

These rules are applicable only to consumer deposit accounts, which are accounts used for personal, family or household purposes, in connection with FNB Online Services.

2. CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS

In an effort to minimize your loss, you must contact a customer service representative immediately if your Access ID and/or password are lost, stolen, or misplaced, or if an unauthorized transfer appears on your statement. You can reach a customer service representative by calling (724)983-4125 or 1-800-555-5455 between 8 a.m. and 8 p.m. Eastern Standard Time Monday through Friday, or 8 a.m. to 5 p.m. on Saturdays, except any legal holiday. You may also write to us at Customer Service Center, Electronic Banking Department, 4140 E. State Street, Hermitage, PA 16148. If someone initiates FNB Online account transactions without your permission, the maximum you can lose is \$50,000 if you notify us within two (2) Business Days after learning that your Access ID and/or password was lost, stolen or that an unauthorized account access has occurred by viewing your FNB Online history log. If you do not notify us within two (2) business days and we can show that we could have prevented someone from using your account, then the maximum you can lose is \$500.00.

If your deposit account statement(s) and/or line of credit billing statement show any Transfers or Bill Payments that you did not make or authorize, you must notify us at once. You can notify us in any of the following ways: by calling (724) 983-4125 or 1-800-555-5455; by bringing your statement(s) with you to a branch office; or by writing to us at the address shown on your statement. If you do not notify us within sixty (60) calendar days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason, such as a hospital stay or an extended trip, kept you from reviewing your statements and notifying us of the unauthorized use, we may extend these time periods.

3. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 724-983-4125 or 1-800-555-5455, or write to us at the address shown on your statement immediately if you think an amount, date, etc. on your statement is wrong or if you need more information about Transfer listed on your deposit account statement or FNB Online access history data. We must hear from you no later than sixty (60) calendar days after we sent you the FIRST statement on which the problem or error appeared.

You must do the following to report an error:

- 1.) Tell us your name and account number;
- 2.) Describe the error or transfer you are unsure about and explain as clearly as you can, why you believe it is an error or why you need more information; and
- 3.) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require you to send us your complaint or question in writing within ten (10) business days. We will usually complete our investigation within 10 business days after you contact us and we will correct any error(s) promptly. However, if we need more time to investigate the transaction or obtain documentation, we may take up to forty-five (45) days (90 days for transfers initiated outside of the United States) to investigate your complaint or question. If we need this additional time to determine if an error has oc-

curred, we will credit your deposit account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. In the event we determine no error has occurred your account will be debited for the amount.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may choose not to credit your account for the amount you have questioned during our investigation period.

If we determine an error did occur, we will notify you that your account has been credited and the amount of such credit, or that the provisional credit provided to you during our investigation was made final. If we determine that there was no error, we will send you a written explanation of our conclusion within three (3) business days after we finish our investigation. You may request copies of the documents that we used in our investigation.

4. TYPES OF TRANSFERS AND TRANSFER LIMITATIONS

FNB Online Transfers. Permitted FNB Online activities include transferring funds between your checking and savings accounts held at our Bank, transferring a line of credit advance into your checking or savings account, and transfers from deposit accounts for payments on your personal loan, line of credit or mortgage loan with our Bank. You are limited by Federal law to no more than six (6) transfers per month from your savings or money market accounts. An Access ID and password are required to complete account transfers or payments.

FNB Online Bill Payment. You must complete the FNB Online Bill Payment Option application and authorization form to request access to Bill Payment services through your PC or laptop. Although no special software is required, for security reasons, there are minimum standards for an acceptable web browser as set forth in Section A(4) of this Agreement. Your transactions are also protected with the use of an Access ID and password. Permitted Bill Payments from your Designated Account include payments to any merchant, business or individual in the United States. Payments to any governmental unit or agency are not permitted at this time. The number of Bill Payments you may make per day or per month is unlimited, but they must have an established payment date within the next ninety (90) days unless established as a Recurring Payment. You may arrange for Recurring Payments to be made in weekly, semimonthly and monthly intervals and up to one year in advance.

5. CHARGES FOR FNB ONLINE TRANSFERS AND BILL PAYMENTS

Applicable fees for Bill Payment are listed in our Service Fees brochure. For other account fees, please refer to our service fees Brochure, which can be found on our Web site.

6. YOUR RIGHT TO DOCUMENTATION OF BILL PAYMENTS AND TRANSFERS

Periodic Statements. You will receive monthly checking account statement and line of credit billing statements. If your savings account shows any electronic fund transfer activity (such as but not limited to ATM and point-of-sale transactions) during a month, you will also receive a monthly statement for your savings account, rather than the regularly scheduled quarterly statement. These statements will show all Transfers and Bill Payments from your account during the statement period, including the transfer or payment date, amount and to whom the Bill Payment was made (the "payee").

Terminal Receipt. You may use your PC or laptop's printer to print a copy of your Transfer or Bill Payment requests.

7. RIGHT TO STOP PAYMENT OF PRAUTHORIZED BILL PAYMENT TRANSFERS

Payments to Others. If you have arranged in advance to make Bill Payments from your designated checking account, you may stop the payment of these Bill Payments yourself or with our assistance. You may edit, change or delete Bill Payments scheduled to occur Monday through Friday up until 8 p.m. Eastern Standard Time the day before the scheduled payment date. If you wish to stop payment on a scheduled Bill Payment you previously authorized, but it is too late for you to cancel it yourself on the Internet, you must call us at 724-983-4125 or 1-800-555-5455. You must confirm in writing your verbal stop payment order within fourteen (14) days of your verbal order, otherwise your verbal stop payment order will expire after fourteen (14) days. We may charge you a fee, as stated in our FNB Online application form and in our services fee brochure, for each stop payment order you request for Bill Payments.

Transfers Among Your Accounts at Our Bank. If you have arranged for a Transfer from your deposit account to pay your loan account(s) with our Bank, or if transfer funds from one of your deposit accounts to another deposit account at our Bank, and you wish to stop or change a Transfer request, you may make such changes on FNB Online until 8 p.m. of the scheduled day of transfer/payment. If you wish to delete or change a Transfer after that time, you must call 724-983-4125 or 1-800-555-5455. We may ask you to complete a written notice of your request to stop a Transfer for our records. A fee may be charged for changes to Transfers after the transaction has been processed.

8. OUR LIABILITY FOR FAILING TO MAKE A STOP PAYMENT OR TO MAKE A BILL PAYMENT OR TRANSFER

Our Liability for Failure to Stop Payment of Bill Payments. If you order us to stop a payment you have authorized through FNB Online (includes a single-payment transaction, as well as any prescheduled/regularly recurring Bill Payments you have established) prior to 8 p.m. Eastern Standard Time the night before the scheduled payment date, and we or our processing agent do not do so, we and/or our processing agent will be liable to you for your actual, proven losses or damages. The deadline hour and the number of days listed above is the prior notice you must give us to effect an FNB Online stop payment order. We will give you at least 21 days prior notice before implementing a change which extends the number of days needed to effect a stop payment order.

Our Liability for Failure to Make Bill Payments. If we do not complete a Bill Payment request on time or in the correct amount according to your instructions received via FNB Online at www.fnb-online.com, we will be liable for your actual, proven losses or damages. However, there are some exceptions. We will NOT be liable in the following instances:

- If, through no fault of ours, you do not have enough money in your account to make the Bill Payment;
- If the Bill Payment would go over the credit limit on your line of credit used for overdraft protection;
- If circumstances beyond our control, such as an act of God, fire or other catastrophe, or by an electronic or computer failure prevents the transaction, despite the reasonable precautions that we have taken;
- If the funds in your account are subject to legal process or other encumbrances restricting use of the funds for such transfers;
- When your authorization has been revoked by operation of law or would exceed security limitations;
- When your Access ID and/or password is reported lost or stolen and you are attempting to use this Access ID, or we have reason to believe that the Bill Payment requested is unauthorized.
- You have provided incomplete or inaccurate information regarding the payment recipient;
- If the merchant or other financial institution fails to accept the Bill Payment you requested.

9. PRIVACY AND USE OF YOUR INFORMATION

We will disclose information to third parties about your account or the transfers you make: where it is necessary for completing a transfer, or in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or in order to comply with a governmental agency or a court order, or if you give us written permission. You can review our Privacy Policy which is posted on our Web site. Your registration and other information that is transferred to a third party in connection with your use of FNB Online Services is subject to the privacy policy of such third parties.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account and are also incorporated into our OverdraftHonor™ program.
2. We also offer overdraft protection plans, such as a line of credit or link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans. This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and ACH transactions made using your checking account number
- Automatic bill payments

After August 15, 2010, we **will not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$37 each time we pay an overdraft.
- Also, if your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$12 every third business day that your account is overdrawn.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want First National Bank to authorize and pay overdrafts on ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-555-5455, stop by your local branch office, or go to our website at www.fnb-online.com and click on the banner ad called Overdraft Options to submit an online form.

*If you have previously authorized Community Bank and Trust Company to pay overdrafts on ATM and everyday debit card transactions, your authorization will remain in effect with First National Bank.

FIRST NATIONAL BANK DISCRETIONARY OVERDRAFTHONOR™ POLICY

It is the policy of First National Bank to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and First National Bank with regard to your checking account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, between any provision of this Discretionary OverdraftHonor™ Policy and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you on request from your First National Bank officer. The bank may pay items presented against an account in any order. This may affect the number of NSF items. You can find the bank's current policy in its Deposit Account Agreement or by contacting us at any time. Presently, we pay all items in a high to low order.

OverdraftHonor™ is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to your OverdraftHonor™ limit and the amount of the overdraft fee. First National Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by First National Bank of an overdraft check (or items, such as ATM withdrawals and debit card purchases) does not obligate First National Bank to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item).

Pursuant to First National Bank's commitment to always provide you with the best level of service, now and in the future, if your checking account has been open for at least ninety (90) days, and thereafter you maintain your account in good standing, which includes at least:

- A) Making regular deposits consistent with past practices
- B) Not being in default on any loan or other obligation to First National Bank and
- C) Not being subject to any legal or administrative order or levy

First National Bank will have the discretion to pay overdrafts within the OverdraftHonor™ limits, but payment by First National Bank is a discretionary courtesy and not a right of the customer or an obligation of First National Bank. This privilege for consumer checking accounts will generally be limited to a maximum of \$800.00 overdraft (negative) balance. This privilege for commercial accounts will generally be limited to a maximum of \$1,000.00 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees and overdrawn account fees (as set forth in our fee schedules and deposit account agreement and disclosure), will be included as part of this maximum amount.

The total of the discretionary OverdraftHonor™ (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure with a maximum repayment period of 30 days.

Again, while First National Bank will have the discretion to pay overdrafts on accounts in good standing (as described above), any such payment is a discretionary courtesy, and not a right of the customer or an obligation of First National Bank and First National Bank in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.

If you feel that OverdraftHonor™ is not for you, there are other options that may help to cover overdrafts, such as lines of credit and transfers between accounts. We would be happy to discuss these alternatives with you in an effort to meet your financial needs.

CONSUMER FEE SCHEDULE - MARCH 1, 2011

FREE CHECKING

A monthly maintenance fee is not assessed for this account. A \$100.00 minimum deposit is required. Refer to your Personal Banker for additional account information.

FIRSTRATE CHECKING

Maintain a minimum daily balance of \$1,500 or an average daily balance of \$3,000 to avoid the monthly account maintenance fee of: **\$9.00**

e-xpress CHECKING

Monthly membership fee of: **\$8.00**

LIFESTYLE 50 AND WORKPLACE BANKING

A monthly maintenance fee is not assessed for these accounts. Certain restrictions apply. Refer to your Personal Banker for additional account information.

FIRSTACCESS CHECKING *

A monthly maintenance fee is not assessed for this account. Certain restrictions apply. Refer to your Personal Banker for additional account information.

LIFESTYLE 50 PLUS

Maintain a \$100,000 minimum combined balance to avoid the monthly account maintenance fee of: **\$25.00**

FIRSTRATE & LIFESTYLE 50 MONEY MARKET ACCOUNTS **

Maintain an average balance of \$5,000 to avoid the monthly account maintenance fee of: **\$10.00**

HEALTH SAVINGS ACCOUNT

A monthly maintenance fee is not assessed. A \$25.00 initial set-up fee and a \$20.00 annual fee will be assessed.

FIRSTRATE SAVINGS **

Maintain an average daily balance of \$100 to avoid the monthly account maintenance fee of: **\$4.00**

Customers under 19 years of age are exempt from monthly account maintenance fees.

* As a result of the electronic features, this account has a reduced overdraft fee of \$25.00 for the first 4 overdrawn items per calendar year. Each item in excess of 4 will be charged the standard overdraft fee.

** A fee of \$15.00 per transfer in excess of six (6) will be assessed. Due to Regulation D, activity is limited to no more than 6 automatic or electronic transfer withdrawals per month. The customer can make unlimited deposits and withdrawals at the ATM.

A \$12 fee will be charged every 3 business days that your account is overdrawn. This fee will start on the third business day your account is overdrawn and will be in addition to any overdraft fee that you may have incurred.

CONSUMER FEE SCHEDULE Fees Effective March 01, 2010

Account Activity Printout Fee	\$5.00
Account Closed within 180 Days of Opening	\$50.00
Account Reconcilement/Research	\$25.00 / hour
	\$15.00 minimum
Balance Inquiry	\$2.00
BILL PAY:	
Enrollment Fee	FREE
Monthly Maintenance Fee	FREE
Overdraft (per item)	\$37.00
Stop Payment Fee	\$37.00
Canadian/Foreign Check (per item)	\$6.00
Check Printing	VARIES
Check Cashing (non-customer)	\$10.00
CHECK SELECT:	
Checks (per month)	Personal \$15.00 Business \$20.00
CD Rom Statement (per CD/per month)	\$ 25.00
CHECKS:	
Money Orders	\$5.00
Official Checks (payable to third party)	\$10.00

Collection Items (any amount)	\$20+Incremental \$75 Foreign
Counter Check/Deposit Ticket (each)	\$1.00
Currency (non-customer - per \$100)	\$0.10
Dormant Account Fee (per month)	\$10.00
<i>(imposed after 24 months of inactivity)</i>	
Dual Signature Requirement (Monthly Fee)	\$10.00
Escheat Fee	\$10.00
FAX:	
Incoming (per page)	\$1.00
Outgoing (per Page)	\$2.00
Garnishment Fee	\$175.00
Hold Mail Fee (per month)	\$10.00
IRA Transfer to Another Institution (each)	\$50.00
Bond Coupon Processing (per envelope)	\$20.00
Returned Coupon (per coupon)	\$25.00
Levies Fee	\$175.00
ATM OR DEBIT CARD FEES:	
Non-FNB ATM (per transaction)	\$2.00
Card Replacement (per card)	\$10.00
Card Expediting Fee	\$50.00
Inactivity Fee	\$2.00
NIGHT DEPOSIT SERVICE FEES:	
Annual Fee	\$20.00
Night Deposit Disposable Bags	VARIES
Night Deposit Lock Bag	\$35.00
Additional Key	\$8.00
<i>(additional fees outlined in night depository agreement)</i>	
Notary Fee	\$2.00
Original Check Sorting (per item)	\$0.05
	\$5.00 minimum
Overdraft (per item)	\$37.00
Overdrawn Account Fee	See note *
Overdraft Protection Transfer (per transfer)	\$10.00
Photocopies (per page)	\$0.50
Photocopies of a Paid Check	\$25.00 / hour
	\$15.00 minimum
Returned Deposited or Cashed Item	\$12.00
Rolled Coin (non-customer - per roll)	\$0.08
SAFE DEPOSIT BOX FEES:	
Rental	VARIES
Drilling	\$175.00
Inventory	\$25.00
Lost Key Replacement	\$20.00
Late Payment	\$5.00
Medallion Signature Guarantee	\$10.00
Special Statement Request (each)	\$10.00
Stop Payment Order (per item, includes official checks)	\$37.00
Telephone Transfer Fee	FREE
Visa Gift Card	\$3.95
Visa Travel Card	\$8.95
Companion Card	\$3.95
WIRE TRANSFERS:	
Incoming (Domestic & International)	\$17.00
Outgoing (depositors only):	
Domestic	\$25.00
International	\$50.00
Writ Fee	\$175.00
Zipper Bag	\$5.00
FOREIGN CURRENCY:	
Foreign Currency Exchange Fee:	
Greater than \$250 in US value	FREE
Less than \$250 in US value	\$10.00
Foreign Travelers Checks	1 ⁹⁹ or \$1.00/\$100US
<i>(plus \$10 if less than \$250 in US value)</i>	
Foreign Draft	\$25/draft
<i>(plus \$10 if less than \$250 in US value)</i>	
Priority Overnight Delivery	\$10 mail order
<i>(fee if less than \$1,500 in US value)</i>	

BUSINESS FEE SCHEDULE - MARCH 1, 2011

TREASURY MANAGEMENT & MERCHANT SERVICES

Quoted directly depending on the level of service(s) desired. Contact a Treasury Management Representative for a price quote.

FREE SMALL BUSINESS CHECKING

Deposit Tickets, Deposited, Paid or Electronic Items: <i>(per item in excess of 150)</i>	\$0.30
Negative Collected Balance Charge	Prime Rate + 5%

COMPAK BUSINESS CHECKING

Deposit Tickets, Deposited, Paid or Electronic Items <i>(per item in excess of 400)</i>	\$ 0.30
Negative Collected Balance Charge	Prime Rate + 5%
Maintain a minimum daily balance of \$1,500 or an average daily balance of \$5,000 to avoid the monthly account maintenance fee of	\$20.00

BUSINESS BANKING SWEEP

Deposit Tickets, Deposited, Paid or Electronic Items <i>(per item in excess of 400)</i>	\$0.30
Negative Collected Balance Charge	Prime Rate + 5%
Maintain an average daily balance of \$15,000 to avoid the monthly account maintenance fee of	\$20.00

This account transfers funds over \$15,000 to invest on a nightly basis. If the checking account balance drops below a collected balance of \$15,000, funds will flow from the investment account back into the checking account.

BUSINESS ANALYSIS CHECKING

Deposited Items (per item)	\$0.15
Deposit Ticket (per ticket)	\$0.40
Paid Checks (per item)	\$0.20
Electronic Items (per item)	\$0.15
FDIC Charge	Consult your Personal Banker
Negative Collected Balance Charge	Prime Rate + 5%
Earnings Credit Rate	Consult your Personal Banker
Monthly maintenance fee	\$20.00

BUSINESS INTEREST CHECKING

Deposited Items (per item)	\$0.15
Deposit Ticket (per ticket)	\$0.40
Paid Items (per item)	\$0.20
Electronic Items (per item)	\$0.15
Negative Collected Balance Charge	Prime Rate + 5%
Maintain a minimum daily balance of \$2,000 or an average daily balance of \$4,000 to avoid the monthly account maintenance fee of	\$20.00

ESTATE MANAGEMENT ACCOUNT

Negative Collected Balance Charge	Prime Rate + 5%
<i>A monthly maintenance fee is not assessed for this account. Certain restrictions apply. Refer to your Personal Banker for additional information.</i>	

ESTATE MANAGEMENT ACCOUNT WITH INTEREST

Negative Collected Balance Charge	Prime Rate + 5%
Maintain a minimum daily balance of \$50,000 to avoid the monthly account maintenance fee of	\$25.00
<i>Certain restrictions apply. Refer to your Personal Banker for additional information.</i>	

NON-PROFIT CHECKING

Negative Collected Balance Charge	Prime Rate + 5%
The customer must provide a tax-free TIN or maintain a \$100 minimum daily balance to avoid the monthly account maintenance fee of	\$5.00

NON-PROFIT INTEREST CHECKING

Deposited, Paid or Electronic Items <i>(per item in excess of 400)</i>	\$0.30
Negative Collected Balance Charge	Prime Rate + 5%
Maintain a minimum daily balance of \$100.00 to avoid the monthly account maintenance fee of	\$5.00

PREFERRED INTEREST CHECKING

A monthly maintenance fee is not assessed for this account. This account is only available to School Districts and Government Entities, such as Municipalities, Boroughs and Townships. Certain restrictions apply. Refer to your Personal Banker for additional account information.

Analysis Fees on Business Checking Accounts are debited from the Checking Account on the last business day of the month.

BUSINESS FIRSTRATE MONEY MARKET ACCOUNT **

Maintain an average daily balance of \$5,000 to avoid the monthly account maintenance fee of \$10.00

PUBLIC FUNDS MONEY MARKET ACCOUNT **

Maintain an average daily balance of \$5,000 to avoid the monthly account maintenance fee of \$10.00

* An \$8.00 fee will be charged every business day that your checking account is overdrawn. This fee will start on the second business day your account is overdrawn and will be in addition to any overdraft fee that you may have incurred.

** A fee of \$15.00 per transfer in excess of six (6) will be assessed. Due to Regulation D, activity is limited to no more than 6 automatic or electronic transfer withdrawals per month. The customer can make unlimited deposits and withdrawals at the ATM.

BUSINESS FEE SCHEDULE

Fees Effective March 01, 2011

Account Activity Printout Fee	\$5.00
Account Closed within 180 Days of Opening	\$50.00
Account Reconciliation/Research	\$25.00 / hour00 \$15.00 minimum
Balance Inquiry	\$2.00
BILL PAY:	
Enrollment Fee	FREE
Monthly Maintenance Fee	FREE
Overdraft (per item)	\$37.00
Stop Payment Fee	\$37.00
Canadian/Foreign Check (per item)	\$6.00
Check Printing	VARIES
Check Cashing (non-customer)	\$10.00
CHECK SELECT:	
Checks (per month)	Personal \$15.00 Business \$20.00
CD Rom Statement (per CD/per month)	\$ 25.00
CHECKS:	
Money Orders	\$5.00
Official Checks (payable to third party)	\$10.00
Collection Items (any amount)	\$20+Incremental \$75 Foreign
Counter Check/Deposit Ticket (each)	\$1.00
Currency (non-customer - per \$100)	\$0.10
Dormant Account Fee (per month) <i>(imposed after 24 months of inactivity)</i>	\$10.00
Dual Signature Requirement (Monthly Fee)	\$10.00
Escheat Fee	\$10.00
FAX:	
Incoming (per page)	\$1.00
Outgoing (per Page)	\$2.00
Garnishment Fee	\$175.00
Hold Mail Fee (per month)	\$10.00
IRA Transfer to Another Institution (each)	\$50.00
Bond Coupon Processing (per envelope)	\$20.00
Returned Coupon (per coupon)	\$25.00
Levies Fee	\$175.00
ATM OR DEBIT CARD FEES:	
Non-FNB ATM (per transaction)	\$2.00
Card Replacement (per card)	\$10.00
Card Expediting Fee	\$50.00

BUSINESS FEE SCHEDULE - JULY 2010

NIGHT DEPOSIT SERVICE FEES:

Annual Fee	\$20.00
Night Deposit Disposable Bags	VARIES
Night Deposit Lock Bag	\$35.00
Additional Key	\$8.00
<i>(additional fees outlined in night depository agreement)</i>	
Notary Fee	\$2.00
Original Check Sorting (per item)	\$0.05
	\$5.00 minimum
Overdraft (per item)	\$37.00
Overdrawn Account Fee	See note *
Overdraft Protection Transfer (per transfer)	\$10.00
Photocopies (per page)	\$0.50
Photocopies of a Paid Check	\$25.00 / hour
	\$15.00 minimum
Returned Deposited or Cashed Item	\$12.00
Rolled Coin (non-customer - per roll)	\$0.08

SAFE DEPOSIT BOX FEES:

Rental	VARIES
Drilling	\$175.00
Inventory	\$25.00
Lost Key Replacement	\$20.00
Late Payment	\$5.00
Medallion Signature Guarantee	\$10.00
Special Statement Request (each)	\$10.00
Stop Payment Order (per item, includes official checks)	\$37.00
Telephone Transfer Fee	FREE
Visa Gift Card	\$3.95
Visa Travel Card	\$8.95
Companion Card	\$3.95

WIRE TRANSFERS:

Incoming (Domestic & International)	\$17.00
Outgoing (depositors only):	
Domestic	\$25.00
International	\$50.00
Writ Fee	\$175.00
Zipper Bag	\$5.00

FOREIGN CURRENCY:

Foreign Currency Exchange Fee:	
Greater than \$250 in US value	FREE
Less than \$250 in US value	\$10.00
Foreign Travelers Checks	1% or \$1.00/\$100US
<i>(plus \$10 if less than \$250 in US value)</i>	
Foreign Draft	\$25/draft
<i>(plus \$10 if less than \$250 in US value)</i>	
Priority Overnight Delivery	\$10 mail order
<i>(fee if less than \$1,500 in US value)</i>	

FIRST NATIONAL BANK OF PENNSYLVANIA

FDIC INSURANCE

October 2010

ABOUT FDIC INSURANCE

- Your deposits will continue to be FDIC insured.
- The standard insurance amount is \$250,000 per depositor for each ownership category.
- If you have deposit accounts at both Community Bank & Trust and First National Bank on December 31, 2010 these accounts will be separately insured by the FDIC for six months beginning December 31, 2010.
- CDs that mature before December 31, 2010 and are renewed for the same term and amount (which may include accrued interest) will continue to be insured separately until the next maturity date. CDs that mature after December 31, 2010 will be separately insured until the maturity date.
- After your separate insurance coverage ends, the balances in all your accounts at First National Bank will be added together to determine your maximum insurance coverage.
- First National Bank has chosen to opt out of the FDIC's Transaction Account Guarantee Program. However, accounts will be insured up to \$250,000 under the FDIC's general description insurance rules.
- Beginning December 31, 2010 through December 31, 2012, all funds in a "non-interest bearing transaction account" are insured in full by the FDIC.* This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules.
- For more information on deposit insurance coverage, visit our website at FNB-online.com. For more information on federal deposit insurance, visit www.fdic.gov.

*The term "non-interest bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, money market deposit accounts, and Interest on Lawyers Trust Accounts (IOLTAs).