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## When do I become eligible for medical benefits?

Full-time employees are eligible for medical benefits on the 31st day of active employment.

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## What types of medical benefits are offered to full-time employees?

- Medical
- Prescription Drug Plan
- Dental
- Vision

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## What other benefits are offered to full-time employees?

- Short-term Disability (Salary Continuations)
- Long-term Disability
- Accidental Death and Life Insurance Plan
- Flex Days

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## What benefits are offered to part-time and full-time employees?

- 401(k)
- Flexible Spending Account
- Employee Assistance Program
- Voluntary Stock Purchase Program

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## Does First National Bank offer its employees discounts on banking services?

- Free checking account and checks
- Payroll direct deposit
- Free traveler's cards
- Free money orders
- Employee Loan Program
- Employee PC Purchase Program
- Free of charge 3 x 5 safe deposit box while employed

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## What other employee benefits are offered to all employees?

- Vacation
- Sick Days
- Holidays
- Medical Opt-Out Days
- Marriage Day
- Bereavement Leave
- Jury/Court Witness Duty Leave
- Military Leave
- Educational Assistance

# Company Background

F.N.B. Corporation

## Yesterday and Today

In 1864, the founders of F.N.B. Corporation dedicated themselves to serving the financial needs of their local town, its businesses and families. Generations later, as one of the largest banks in Pennsylvania, we remain committed to the growth and vitality of the many communities we serve.

Today's F.N.B. Corporation is a progressive, diversified financial services company headquartered in Hermitage, Pennsylvania. The company owns and operates several affiliates that conduct business in Pennsylvania, Ohio, Tennessee and Florida. Our common stock is traded on the New York Stock Exchange under the ticker symbol "FNB" and has posted an outstanding record of increased dividend performance.

## Our Affiliates

F.N.B. Corporation is a \$6.1 billion holding company. Principal wholly owned subsidiaries include First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, Regency Finance Company and F.N.B. Capital Corporation, LLC. In Florida we have Commercial Loan Production Offices.

## Our Mission

F.N.B. Corporation's mission is to be recognized as the premier community-oriented financial services company in Pennsylvania, Ohio, Tennessee and Florida. As a team of dedicated professionals, we build profitable customer relationships to:

- Consistently provide exceptional, personalized service with competitive financial products, which leads to customer confidence, trust and loyalty;
- Foster a positive working environment which recognizes the value of employee contributions by providing challenging opportunities, personal recognition and rewards;
- Improve the quality of life in the communities we serve through employee leadership and involvement; and
- Contribute consistent earnings and quality growth for our shareholders.

## Our Geography

F.N.B. Corporation has more than 190 branch and office locations and over 2,000 employees, serving communities in Pennsylvania, Ohio, Tennessee and Florida.

## Wall Street Sophistication, Main Street Values

F.N.B. Corporation takes pride in providing customers all the services they expect from a big bank, while still treating them to our “small town” courtesy and respect. Our community banking philosophy means we take an active role in meeting the financial needs of the neighborhoods and businesses that make up our hometowns.

We put our customers’ money to good use all around them. By helping local individuals and companies build strong financial foundations, we help keep our communities strong and vibrant for generations to come.

## Opportunities Exist

At F.N.B. Corporation, we offer employees the opportunity to grow and be challenged.

As a regional industry leader, our goals are to provide excellent service, develop unmatched products, put to use the most advanced technology, and efficiently deliver results.

To achieve these goals, we look for talented, innovative professionals determined to help fulfill our very potential. We seek people who share F.N.B. Corporation’s core values, including personal integrity, accountability, teamwork and respect for others. Above all, we desire team members who come to work every day dedicated to serving our customers, our shareholders and our communities.

## “Customers First” Culture

F.N.B. Corporation strives to gain an edge by making our “Customers First” service promise central to our culture. We believe our commitment to excellence in service sets us apart in an era when banks are undergoing tremendous change and consumers and businesses are looking for continuity.

A key component to our service promise is offering knowledgeable employees who can answer customers’ questions quickly and effectively. Therefore we’ve built our “Customers First” philosophy upon three solid foundations: First Class Service, First Hand Knowledge, and First In Sales Focus. All include specific tools designed to promote service, knowledge and sales orientation.

To further deliver on our “Customers First” promise, F.N.B. Corporation is committed to recruiting and developing local talent, nurturing and rewarding excellent performance, and seeing to it that our personnel master specific and stringent customer service standards that are designed to preserve our reputation for friendly service.

## Grow Along With Us

F.N.B. Corporation is a growing financial institution with varied career opportunities. We are an Equal Opportunity Employer committed to diversity and are always interested in hearing from those seeking employment opportunities, either with our holding company or with one of our banking or financial services affiliates.

We believe you will gain valuable professional growth through your experience with our leading financial services company. Namely in the skills that empower you to positively impact our business, in the flexibility that allows you to take control of your career path, and in the supportive team environment that helps you learn to overcome challenges by confronting them.

In order to maximize your potential, F.N.B. Corporation is committed to providing you with tools, utilizing state-of-the-art technology, training and employee benefits.

## Leading Benefits

Full- and part-time positions at F.N.B. Corporation include a competitive salary, paid holidays, vacation, sick pay, 401(k) savings plan, and much more!

## Gratification For All

We recognize the value of attracting, retaining, and rewarding confident and dedicated staff who are responsible for our long-term growth and profitability. Therefore, whether you are looking for a full-time career, a part-time job, or summer employment, you will feel at home with F.N.B. Corporation.

To submit a resume or application regarding employment opportunities at F.N.B. Corporation, write us at:

F.N.B. Corporation  
ATTN: Human Resources Department  
One South Hermitage Road  
Hermitage, PA 16148  
888.981.6000