



Dear Valued Customer,

It is my privilege to share with you that First National Bank and BankAnnapolis will soon forge a partnership that promises to enhance your banking experience. BankAnnapolis has a rich history of serving the financial needs of the residents of Annapolis and the surrounding areas. While the name will change, the tradition will not.

Established in 1864, First National Bank has never wavered from the guiding values of integrity, teamwork, service and a commitment to community. Our primary goal is to provide the highest level of service as we help you achieve your financial goals.

On April 6, 2013, you will have full access to more than 250 convenient banking locations and more than 300 ATMs, as well as an expanded array of financial products and services.

We have compiled the enclosed Welcome Guide to introduce our full range of financial resources, along with key account instructions to ensure that you enjoy a seamless banking transition. We've also enclosed some unique offers prepared especially for you. To take advantage of these opportunities, visit fnb-online.com at any time, or stop by a local branch after April 6.

Once you learn more about what it means to be part of the FNB Family, you might decide to consolidate accounts held at other financial institutions and take advantage of First National Bank's comprehensive financial solutions.

We look forward to being your bank of choice.

Regards,

Vincent J. Delie, Jr.
President & CEO, F.N.B. Corporation
CEO, First National Bank

FINDING WAYS
TO HELP YOU
ACHIEVE YOUR
FINANCIAL GOALS,
THAT'S WHAT A
RELATIONSHIP WITH
FIRST NATIONAL BANK
IS ALL ABOUT.



Vincent J. Delie, Jr.
President & CEO, F.N.B. Corporation
CEO, First National Bank

