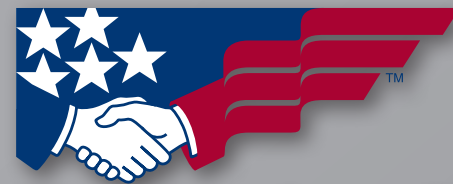




*A Partnership
of two great
Pennsylvania
banks.*



First National Bank

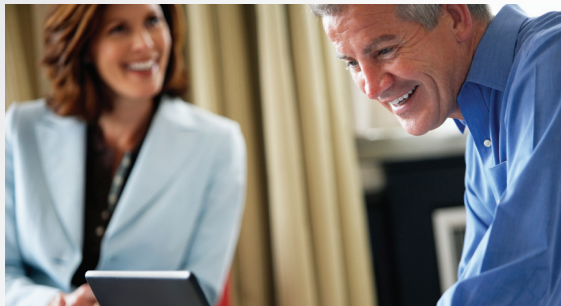
Your Guide to First National Bank Business Products and Services

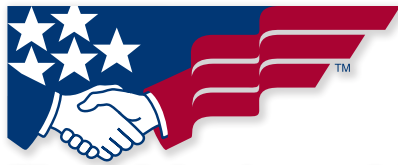
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Important Dates

- May 24: First National Bank products available
- May 26: Memorial Day—Bank closed in observance of holiday, ATMs available
- May 27: Bank opens as First National Bank
- May 28–31: Community Banking Office Open House— Please visit our offices to join us in celebrating our commitment to serving you as First National Bank.





First National Bank

During this transition, our promise to you is:

- Your current product features and benefits will not change.
- The same people you have come to know and trust will be here to serve you.
- You will enjoy more convenient banking and ATM locations.
- We will provide you access to new products and services to help you reach your financial goals.
- We guarantee the same prompt, courteous customer service you have come to expect.

Nothing is more important than serving our clients and providing convenient and exceptional services that save you time and money. We appreciate your business and look forward to continuing to serve you as First National Bank.

Introduction

At First National Bank, we've been helping businesses with their banking and financing since 1864. Our new partnership with Omega Bank allows us to reach out to a new group of businesses with products and services that are as unique as the businesses we serve.

Our success in the marketplace is in large part attributed to quick response times, consistent calling efforts and most importantly, local decision making. We differentiate ourselves from the competition by the high level of service provided to our clients. It is our goal to provide the personalized touch that clients want and to be a value-added, trusted financial advisor.

We have a wide range of business banking and financing options to help your business grow and prosper. Friendly, knowledgeable Business Bankers will help you determine the best mix of products and services for your business. They will be your connection to some of the most advanced financial solutions in the industry. Whether your business is large or small, count on First National Bank to help you reach your financial goals.

While none of your existing product features and benefits will change when Omega Bank becomes First National Bank, we invite you to look through our Welcome Guide and discover the world of First National Bank Business Banking and how we can help each and every one of our clients reach their financial goals. We are confident that you will see the additional value that First National Bank has to offer. It will be your choice if you wish to change to any of the products we have in this Guide.

Some of the new products you'll see are:

- FREE Small Business Checking with Online Banking and FREE Bill Pay
- FirstRate Money Market Account
- First Desktop Banker
- Business Sweep Account
- Estate Management Account

We invite you to talk with your Business Banker about your financial goals. We'll partner with you to put together a plan to help you reach these goals. With all the resources of a large community bank, plus professional guidance and support, you can be sure that your business plan will keep working for you.

Important Information About Your Accounts

Accessing Your Accounts

Community Banking Offices

Omega Bank offices will close at their normally scheduled closing times on Friday, May 23, 2008, to prepare for the transition. Offices will reopen as First National Bank on their next normally scheduled business day, Saturday, May 24, 2008, or Tuesday, May 27, 2008.

- You will have access to our full range of banking services at over 215 First National Bank Offices and 240 ATM machines in Pennsylvania and Northeast Ohio.
- Please note that on May 23, 2008, you'll gain the advantage of First National Bank's "Same Day, All Day" banking experience, which eliminates cut-off times for posting of your deposits.

VISA® Debit Cards/ATM Cards

You can use your Omega Bank cards to access your new First National Bank accounts without interruption. You will receive a new First National Bank Debit Card or ATM Card upon expiration of your current card.

- You can continue to use your Omega Bank VISA® Debit Card or ATM card at any former Omega Bank and First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- During the weekend of May 23, 2008, balance inquiry will not be available. Balance inquiry will be restored by Tuesday, May 27, 2008.

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed bank account disclosure.

If you have any questions about your accounts, please contact Customer Service at 1-800-555-5455.

Hours are:

Monday – Friday 8:00 AM – 8:00 PM
Saturday 8:00 AM – 5:00 PM

Telephone Banking

Automated telephone access to your account information 24 hours a day, 7 days a week, will continue beginning Tuesday, May 27, 2008, at 8:00 AM.

- You may access Telephone Banking at 1-800-817-8787.
- When you access First National Bank's Telephone Banking, you will be required to enter your account number and your personal identification number. Your personal identification number is the last four digits of your social security or tax identification (business) number.
- You can change your personal identification number any time after your initial call.
- If you are not able to access an account you previously accessed, please contact Customer Service.
- You may transfer to Customer Service at any time for questions and additional information.
- After May 26, 2008, when you call Customer Service, you will now have the opportunity to transfer to Telephone Banking or remain on the line for a Customer Service Representative.

Online Banking

If you currently bank online with your Small Business Checking Account, you will be automatically enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter the week of May 12, 2008 explaining how to access your online accounts after May 26.

- You will have access to the same accounts at First National Bank as you did at Omega Bank. If you cannot access an account you previously had access to, please contact Customer Service.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Omega Bank. If you cannot transfer funds between the same accounts please contact Customer Service.

Important Information About Your Accounts

Free Online Bill Payment

If you currently use Online Bill Payment with your Small Business Checking Account, you will automatically be enrolled in First National Bank's Free Online Bill Payment service.

- You will access Bill Payment directly from Online Banking. Once you log in to Online Banking your Bill Payment account will appear after the listing of your other accounts on the Account Summary screen.
- The following information will transfer to your First National Bank Free Online Bill Payment service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your vendor list and current scheduled payments to validate that all information transferred to First National Bank's Bill Payment service.
- Please update your email address if it has changed.
- Payee account numbers may be no longer than twenty-four characters, including spaces. Please review your current payee account numbers to make sure they meet this requirement. When information is transferred, all characters over 24 will not be retained, possibly cutting off important data. Consider using abbreviations, leaving out the word 'account' if it was included and omit spaces and hyphens where possible. Account number fields left blank will automatically reflect your name.

Customer Service

Hours are: Monday – Friday 8:00 AM to 8:00 PM
 Saturday 8:00 AM to 5:00 PM

Telephone: 1-800-555-5455

Customer Service will be available Memorial Day from 9:00 AM – to 3:00 PM to answer questions and assist clients.

About Your Deposit Accounts

Your Checking and Savings Accounts

Your product features and benefits will not change. You can continue to use your checks and deposit slips without interruption.

- When you need to order new checks or personalized banking documents you can order directly online, by phone, or in person. Note that if you order checks from a source other than First National Bank, please call us to obtain important bank-specific ordering information.
- Direct deposits and automatic transfers using your accounts will continue without interruption.
- For any incoming wire transfers dated after May 23, 2008, please notify the senders of First National Bank's routing and transit number which is 043318092.
- Outgoing wire transfers must be made in person at any of our Community Banking Offices. Please provide two forms of ID upon request. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires, including foreign wires.

Your Statements

You will receive a final statement from Omega Bank as of May 23, 2008. Thereafter, your First National Bank statements will be mailed at about the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your statement, please call Customer Service at 1-800-555-5455.
- If you currently receive check images of your paid checks in your statements, that service will continue. In addition, images are available with First National Bank's Online Banking.

About Your New First National Bank Accounts

- As part of our commitment to our clients, your product features and benefits will remain the same after the transition to First National Bank on May 24, 2008. This Welcome Guide will provide information on First National Bank products and services.
 - Additional details about terms, fees and disclosures have been enclosed with this Welcome Guide.
 - If you would like to consider a different account, or open new ones, please visit one of our Community Banking Offices. We will be happy to assist you.
-

Important Information About Your Accounts

- If you have a line of credit linked to your checking account, you will continue to receive a monthly separate statement with a summary of your activity.
- If you currently have a combined statement sent to you, that service will continue.

Your CDs and IRA CDs

The current rate and term of your CDs will remain the same until the maturity date. Please review your First National Bank maturity notices carefully.

Your Individual Retirement Accounts

As of May 24, 2008, First National Bank will become the new custodian of your IRA plan.

Your Treasury Management Accounts

The product features and benefits of your Treasury Management products will not change unless you receive a separate notification.

About Your Loan Accounts

Your Commercial Loan or Line of Credit

The terms and conditions as outlined in your loan or line of credit documents will remain the same.

- The mailing address for mortgage payments is: P.O. Box 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to: 4140 East State Street, Hermitage, PA 16148-3487.
- After May 23, 2008, any questions you have about your mortgage loan can be directed to Customer Service at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday 8:00 AM to 5:00 PM EST. Or write us at: 4140 East State Street, Hermitage, PA 16148-3487.

Managing Your Business' Money — Checking Accounts for your Business

Business success depends on each part of your business delivering at peak performance every day. No element is more important than how a business manages its money. That's why First National Bank offers a wide range of checking and treasury management tools, each with its own custom benefits that help your company's money work harder and smarter each and every day. Your First National Business Banker can help you choose the account that is right for your business financial goals.

FREE Small Business Checking

This account is tailor made for the small businesses or organizations with relatively low transaction volume. You can save money by paying no monthly account fees and save time by accessing your accounts through FNB-online banking now with FREE bill pay. Accessing your money after hours is as simple as using your First National Bank VISA® Business Check Card.

Compak Business Checking

If you tend to keep a consistent level of funds in your business account and have fewer than average transactions, this basic low-cost checking account is for you. Maintenance and activity fees are waived by keeping a minimum balance or a larger average balance in the account.

Business Analysis Checking

Get the information you need to keep up with the fast pace of your business. For larger businesses and organizations that may have many transactions, Business Analysis Checking gives you an activity analysis and an earnings credit for the investable balance you carry. The earnings credit is used to offset any activity charges on your account.



First National Bank took the time to understand the banking needs of my business and personalized banking solutions that were right for my business. I'm saving time and money with First National Bank.

Business Interest Checking

Make your money work for you. This interest bearing account is designed for qualifying sole proprietors, non-profit organizations, non-profit corporations, and entities entrusted with public funds. Charges will be incurred for all account activity. A monthly maintenance fee can be waived by maintaining a minimum balance.

Non-Profit Checking

Qualified non-profit organizations can take advantage of this basic checking account that waives the minimum balance requirement and maintenance fees. To qualify, simply provide us with your tax-free ID number. Non-profits without a tax-free ID number can maintain a small minimum balance to avoid the monthly service fee.

Preferred Interest Checking

Preferred Interest Checking is available to political subdivisions and government entities. This account pays a very competitive interest rate and is tied to PLGIT. Business managers do not have to make costly wire transfers or track the daily balance to obtain a high yield on available funds.

Estate Management Account

If your business manages estate accounts for your clients, the First National Bank Estate Management Account offers a streamlined, quick account opening process for the convenience of both you and your client. We tailor the Estate Management Account for your client's needs, avoiding a one-size-fits all product, giving you total flexibility to manage your estate records. You will save money with this no minimum balance, no maintenance fee account and enjoy the convenience of 24/7 online access to your account.

Estate Management Account with Interest

If you prefer to maintain a minimum balance in return for earning a competitive rate of interest on your account, the Estate Management Account with Interest is for you. All other features of the account remain the same including the convenience of 24/7 online access to your accounts. Our Estate Management Professionals can help you determine which account is best for your needs.

Maximizing Your Business Assets — Treasury Management Services

Maximize your cash and minimize the hassle. First National Bank offers a suite of innovative cash and treasury management services that offer you the financial tools and information to manage cash flow, optimize available cash and reduce demands on your time. We'll help you get your money into your account faster, maximize your cash while it's there and efficiently manage your disbursements.

Same Day Banking, All Day

Eliminate your midday rush to the bank. Same Day Banking, All Day gives you faster access to your deposits for improved cash flow and simplified record keeping. Any transaction you make at any First National Bank office will be posted at the end of that business day, rather than at an earlier midday cutoff.

First Desktop Banker

Turn your desktop into our newest bank office. First Desktop Banker is a compact, innovative desktop scanning system you use to electronically deposit checks into your bank account from your place of business. A whole new advantage for your business, First Desktop Banker saves you time by eliminating those daily runs to the bank to make a deposit. You can even install scanners in multiple locations and deposit checks into a single account providing the convenience of faster access to your funds.

Execubanc™

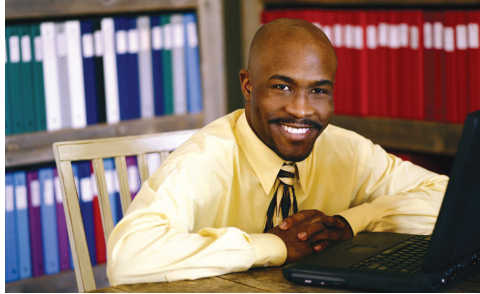
Manage your business banking anytime, anywhere. Execubanc allows you to conveniently access your accounts using an Internet-enabled PC from anywhere in the world. With the highest level of security, you can get real-time account information and perform a number of functions such as funds transfer, wires and ACH transmissions efficiently without the need to contact your bank office or First National Bank Business Banker, giving you more time to run your business.



Remote Check Deposit

First National Bank was the first bank in the region to bring you remote check depositing.

First Desktop Banker offers you improved technology that makes it easier for businesses of all sizes to save time, save money and make money.



*If there is a way for me
to save time, save money
or make more money,
First National Bank shows
me how.*

Business Banking Sweep Account

A Business Sweep account allows you to automatically invest funds overnight above a minimum collected funds balance in an investment account that offers a tiered market rate of interest. In conjunction with your Business Analysis Checking account, it's the perfect way to make more money on your cash flow.

ACH Direct

The ACH (Automated Clearing House) Direct System is designed to provide your company with a quick and efficient method of transmitting electronic credit and debit ACH transactions and payroll processing.

Lock Box

If you receive regular payments from your customers, a Lock Box allows your customers to send these payments directly into an FNB Post Office Box. All funds are deposited daily into your account providing you immediate credit of your funds. It also saves you processing costs and eliminates costly errors.

Positive Pay

If you have a high volume commercial checking account, Positive Pay can help protect you against check fraud and other problems. We compare check issue information with data captured during check processing, and we detect items that do not match. We then generate a daily exception report for you to review.

Merchant Services

We make it easy for your business to accept and process debit and credit cards. The solutions we offer include new or upgraded authorization terminals or integration with a PC, electronic register, or mainframe computer. If you do not own equipment, our Merchant Services has a purchase program to suit your needs. Your sales proceeds are directly deposited into a First National Bank checking account, saving you time and making more money for your business.

Making More Money

First National Bank can help you meet the financial goals of your business with one of our savings accounts, money market accounts or certificates of deposit. Any of these accounts can make more money for your business with variety of balance and rate options. A Business Banker can help identify which account is right for your business or organization.

FirstRate Savings

With FirstRate Savings your interest rate increases with your balance automatically, saving you time and making more money on your account. You have immediate access to your funds, anytime, anywhere at the bank, online or through any ATM. This basic savings account with its low minimum balance saves you money on account fees and gives you flexibility and interest.

FirstRate Money Market

This account is perfect for businesses that need a solid investment, but don't want to risk principal. With tiered interest rates that automatically increase as your balance does, you know that your money is always working at maximum levels. You have the convenience of online access to your accounts allowing you to manage your money more effectively. You can even write a limited number of checks each month on this account. All you need to be entitled for this account is any business checking account.

Business Cash Account

When you have short-term excess funds, a Business Cash Account makes the ideal investment. If you have any First National Bank business checking account, this free service lets you transfer money into a Certificate of Deposit with 7, 14 or 28-day terms. Best of all, you can do this over the phone saving you time while your money works harder for your business.

Business Certificates of Deposit and IRAs

Start enjoying higher rates on funds not needed immediately. First National Bank's competitive rates can earn you a higher return than other deposit accounts with the added convenience of automatic renewal. And you can have your interest automatically re-deposited to your CD.



The FirstRate Money

Market account lets my

business reap the rewards of

having excess cash with a rate

that automatically rises as my

balance does.

*My First National Bank
Business Banker helped
me build a game-plan of
customized financing options
to grow my company.*



Whether it is a CD for your business or your personal IRA, you can look forward to flexible terms, higher rates of interest and the security of knowing your money is FDIC-insured.

Special Certificates

First National Bank's Special Certificate of Deposit is a great way for you to earn high interest rates on deposits of \$100,000 or more. Flexible terms range from 7 to 365 days. And you can rest easy knowing that your investment will grow at a fixed rate for a fixed term.

IOLTA Account

IOLTAs (Interest on Lawyer's Trust Accounts) are mandatory for all attorneys who receive client funds. There are no minimum balance requirements on these accounts.

Growing Your Business

First National Bank provides the financial resources and tools you need to help grow your business. Our loans, mortgages, lines of credit and leasing options can help you purchase equipment, expand facilities, finance space and more.

As your neighborhood bank, we want to see you succeed. Our Business Bankers can help you through the process, finding the right financing solution for your business then turning your request around quickly with personal attention and most importantly, local decision making.

Business Term Loans

This loan is ideal for businesses that wish to expand facilities, purchase new equipment, finance acquisitions, refinance debt or purchase fixed assets. First National Bank offers flexible terms and repayment options designed with your business in mind.

Construction Loans

If you need to fund new construction or expand physical facilities this loan will be perfect for your business. The loan may be extended to the contractor or the property owner as evidence of the work progress is furnished.

Commercial Mortgage Loans

This loan is extended to those looking to purchase real estate for self-occupation or rental income. It is secured by a lien against the real estate. Repayment is made in amortized monthly payments of principal and interest.

Commercial Lines of Credit

If your business is in periodic need of extra cash, a commercial line of credit will help you during those times. Businesses can draw upon a pre-approved amount, and borrow, repay and re-borrow from time to time up to the maximum credit allocated until the expiration date of the line.

Demand Loans

For temporary and short-term needs, the Demand Loan is terminable at the option of either the borrower or the bank. It does not have a fixed maturity date or scheduled principal amortization.

SBA Loans

Getting your business off the ground? We can help you obtain a secured loan from the Small Business Association. Our Specialists will save you time helping you through the application process.

Letters of Credit

Letters of Credit will help your business facilitate the flow of goods and payments across international and domestic boundaries. They are particularly useful in transactions where buyer and seller face uncertainties over creditworthiness, language, currency differences or trade practices.

Equipment Leasing

Whether it's automobiles or computer hardware, heavy machinery or restaurant equipment, there are many inherent advantages to leasing rather than purchasing for both the lessor and the end user. Benefits to the business include reduced maintenance and disposition costs, preservation of capital for other uses and protection against obsolescence. Bank Capital Services, a subsidiary of First National Bank, has leasing options to accommodate nearly all types of business equipment purchases. We are committed to helping you achieve your goals and will work closely with you to determine the right lease structure for your company's needs.

Capital Financing

F.N.B. Capital Corporation, a wholly owned merchant-banking subsidiary of F.N.B. Corporation, provides small- and middle-market owners, sellers and managers flexible financing solutions through subordinated debt and private equity.



Optimizing Your Business

The F.N.B. Wealth Management Group has earned the distinction of being a fully integrated team of highly skilled professionals who can help your business make the most of your investments. Our expertise is highly refined to help you in four important investment areas.

Wealth Enhancement and Growth

Wealth Protection

Lifetime Wealth Distribution

Estate and Wealth Distribution



F.N.B. Wealth Management

helps me manage my business'

investments, so

I can get down to business.

When you trust us with your business investment, rest assured you receive generations of solid investing expertise. We are known as trusted advisors serving individuals, families, entrepreneurs, companies and professionals with integrity and commitment.

Our comprehensive array of financial services includes:

Financial Planning	Business Valuations
Investment Management*	Trust and Administration
Business Succession and Transition	Insurance*
Retirement Planning	

Our Wealth Management Services provides resources to:

- Design a plan to your specifications
- Manage your plan
- Provide ongoing investment advice
- Customize reporting



Supporting Your Business

F.N.B. Wealth Management – Retirement Services for you and Your Employees*

Pennsylvania's competitive job market demands competitive benefit programs to attract and retain the best employees. Flexibility, affordability, and the expertise to explain it all is what makes F.N.B. Wealth Management the place to start when looking for long-term employee retirement plans.

There are so many plan types, tax benefits, investments, rules and regulations. The F.N.B. Wealth Management team of professionals will help you sort through it and design the plan that will be right for you and your employees. From plan election, daily administration, distributions and tax reporting, F.N.B. Wealth Management can do it all for you.

Products include: 401(K), SEP, Profit Sharing and Simple IRA.

**PrimeVest Financial Service, Inc. is a registered broker-dealer, member SIPC/NASD. Securities and insurance products offered by PrimeVest are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.*



The Mid-Penn Insurance

*Associates make sure I have
the proper coverage for my
business, my employees and
myself.*



Mid-Penn Insurance Associates

A division of First National Insurance Agency, LLC

Mid-Penn Insurance – Insurance for your Business**

Developing the right portfolio of insurance products is an essential step toward a comprehensive financial program for your business. At our Mid-Penn Insurance affiliate, we know your time is valuable and how important it is to have proper coverage for risk associated with your business. We have the ability to design a policy package that will provide you with the necessary coverage to protect your business and the information you need to make the right decisions for your particular type of business insurance needs.

Products include:

Business Owners Packages	Errors & Omissions
Bonds	General Liability
Builders Risk	Inland Marine
Commercial Auto	Professional Liability
Officers & Directors	Property
Electronic Data Policy (EDP)	Workers Compensation
Employment Practices Liability Insurance (EPLI)	Umbrella Liability

Mid-Penn Insurance – Group Benefits and Life Insurance**

Our Group Benefits Department offers a complete array of employee benefits. We can also provide access to a variety of voluntary employee benefit products which will allow you to offer comprehensive coverages while controlling your costs. Our professional staff will work with you to design your plan, meet and explain it to your staff, aid in employee enrollment and provide ongoing support.

Products offered by Mid-Penn Insurance include:

Group Medical	Vision Insurance
Life Insurance	Key-Person Insurance
Long and Short Term Disability Insurance	Buy-Sell Life Insurance
Dental Insurance	Personal Insurance

We represent most major benefit insurance carriers including Highmark, Health America/Health Assurance, Guardian, UNUM, Genworth Financial, Geisinger Health Plan and Capital Blue Cross.

**Insurance products are sold by Mid-Penn Insurance Associates, a division of First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

Workplace Banking – Banking for Your Employees

Businesses and their employees have always appreciated the benefits of direct deposit. It allows your employees to get quick, convenient and dependable access to their pay while you gain peace of mind.

By offering and recommending WorkPlace Banking from First National Bank, your employees receive banking bonuses along with their direct deposit, which makes you look even better.

WorkPlace Banking bonuses include:

- Free Checking
- No foreign ATM fees from First National Bank and a \$10 credit on fees charged by other banks.
- Free checks and unlimited checkwriting
- VISA® Debit Card
- Free Online Banking with Free Internet Bill Pay
- Check Safekeeping with detailed monthly statement
- Interest rate discounts for new loans with automatic loan payment
- Rate bonuses on any new CD
- Discounts on Mortgage or Home Equity Loan closing costs
- Free standard small safe deposit box

Personal Banking

Enjoy the efficiencies of combining your business and personal banking services under the expert care of your First National Bank Personal Banker. Our single source of total financial management is the best way to maximize your return on all your money matters. You will simplify your life by working with a professional who is already familiar with your financial goals, needs and priorities.

Open a free checking account, earn money fund rates on savings, plan your retirement, find the best deals on car insurance, apply for a college or home equity loan, find the right mortgage for your dream home...all at an office location near you. With over 215 locations, along with 24 hour FNB-Online Banking, over 240 ATM locations and Telephone Banking, you'll have access to your accounts virtually any time and anywhere you go.

*My business hours are 24/7
and with First National
Bank's convenience products
my banking hours are 24/7
too.*



Private Banking

Managing a business takes a lot of time and commitment, but we know your personal financial needs should receive equal priority. First National Bank has a team of Private Client Group professionals dedicated to the needs of business owners. We can assist you with financial and tax planning, estate and business succession planning, professional investment management, and private bank and tailored financing. Banking products include:

FirstRate Money Market Account

Get full access to your funds while earning a higher rate of interest.

FirstRate Checking

With FirstRate Checking, the higher your balance, the higher your interest rate.

Special Mortgages

Whether you are looking to buy your first or second home, refinance your current home at a lower rate, or just want to consolidate finances, First National Bank has a mortgage option and competitive interest rates that are right for you.

Loans and Lines of Credit

We feature low fixed interest rate home equity loans and prime-based lines of credit that are highly competitive. With the possibility of tax-deductible interest payments, you can benefit even more.

At Your Convenience

In today's fast paced business world, First National Bank understands that your time is valuable. By combining our banking expertise and the latest technology, you can now save time and money with a variety of services that will make banking with First National Bank easy and convenient.

Internet Banking

Execubanc for your business or FNB-Online Internet Banking for your small business checking or personal banking with FREE Bill Payment gives you instant access to your

account, banking services and financial tools. Your security is ensured and protected with passwords and powerful encryption technology. Internet Banking allows you to:

Check Account Balances

View Account History

Send Wires and ACH Transactions*

Make Loan Payments

Verify ATM or Debit Card Transactions

Transfer funds

**Available only with Execubanc*

First Desktop Banker

First Desktop Banker is a compact, innovative desktop scanning system you use to electronically deposit checks into your bank account from your place of business. First Desktop Banker saves you time by eliminating those daily runs to the bank to make a deposit. You can even install scanners in multiple locations and deposit checks into a single account providing the convenience of faster access to your funds.

Telephone Banking

If you prefer to access your account from your telephone, First National Bank offers you 24 hour access that way as well. You can check balances, transfer money or make a First National Bank loan payment over the phone at 1-800-817-8787. It's fast, convenient and totally secure. Of course you can request to speak with one of our knowledgeable Customer Service Representatives during our convenient, expanded customer service hours at 1-800-555-5455.

First National Bank Website

Visit us at www.fnb-online.com for a wealth of financial information and planning tools, complete listing of locations and hours, special offers and information on safeguarding your accounts with First National Bank.

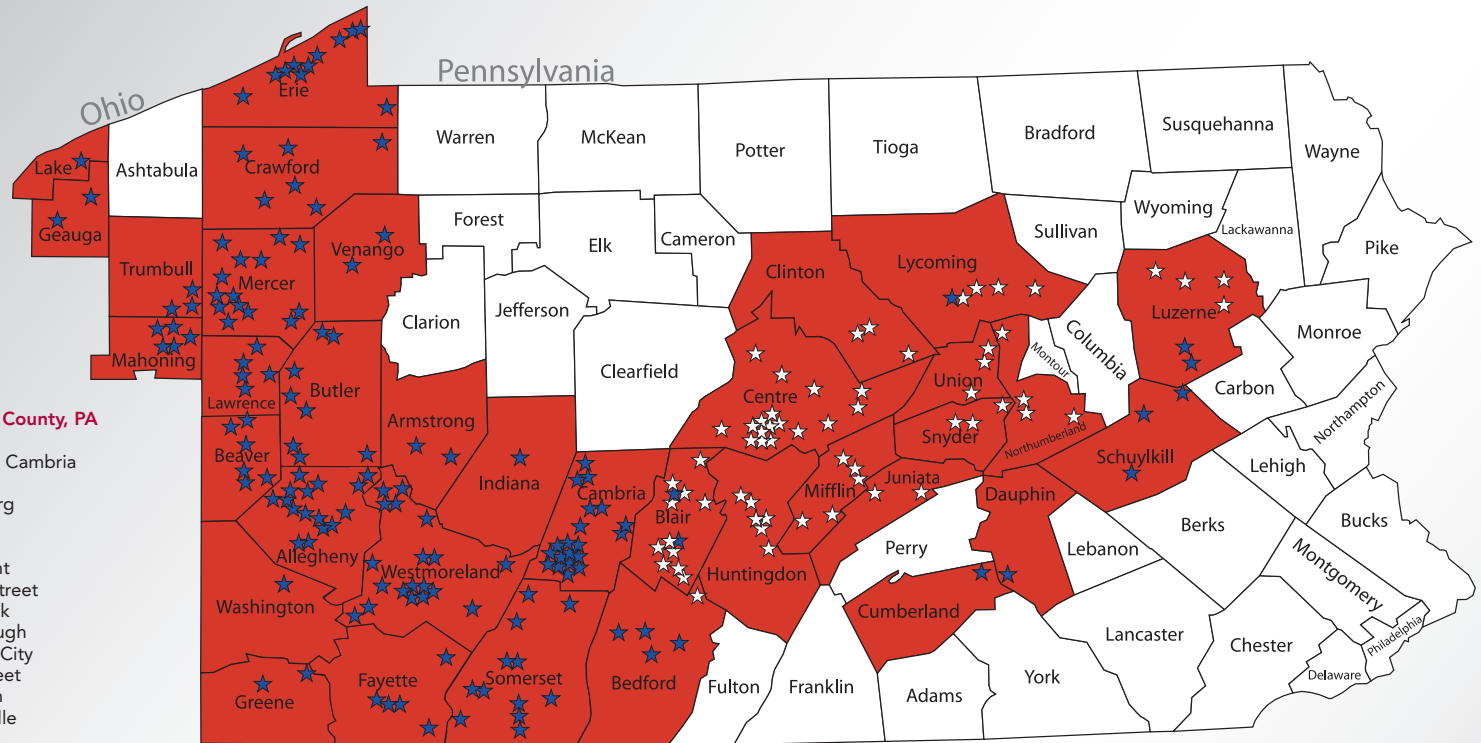
First National Bank Business Check Card

Faster, easier and more secure than writing a check, the First National Bank Business Check Card offers the convenience of a credit card without the monthly bills or high interest rates. It is accepted for purchases at millions of places worldwide and you can access your cash at any ATM when you see the VISA® or PLUS logo. Remember, you'll never pay a fee at any of the more than 240 First National Bank ATMs. You can have multiple VISA® check cards on your accounts with a single statement for easy review and reconciliation.

Check Reorder Express

This service allows you to reorder your checks online. You choose the style and type of check you want and we will send them to you with the click of your mouse.

Over 215 banking offices & 240 ATMs across 35 counties



★ First National Bank ☆ Omega Bank

Allegheny County, PA

- Moon Township
- Mount Oliver
- South Side
- Tarentum
- Natrona Heights
- Hampton Township
- Duncan Manor
- Franklin Park
- Pine Creek
- McCandless
- Ross Park
- West View
- Fox Chapel
- Allegheny Professional Bldg.
- Pittsburgh North Side
- One Oliver Plaza

Armstrong County, PA

- Kittanning
- Rural Valley

Beaver County, PA

- 18th Street
- Koppell
- Chippewa
- New Brighton
- Beaver
- Northern Lights

Bedford County, PA

- Schellsburg
- North Richard Street
- Bedford
- Everett
- Saxton

Blair County, PA

- Plank Road
- Hollidaysburg
- Tyrone
- Wehnwood
- Greenwood
- Williamsburg
- Eldorado
- Hollidaysburg Downtown
- Duncansville
- Pleasant Valley
- Roaring Spring
- Martinsburg
- Morrison's Cove Home

Butler County, PA

- Harrisville
- Slippery Rock Plaza
- Portersville
- Prospect
- Sarver
- Seven Fields
- Cranberry

Cambria County, PA

- Hastings
- Northern Cambria
- Route 22
- Ebensburg
- Vinco
- Cresson
- Westmont
- Walnut Street
- Benscreek
- Conemaugh
- Cambria City
- Main Street
- Geistown
- Morrellville
- Moxham
- Giant Eagle
- Galleria
- East Hills
- Cresson Drive Up
- Northern Cambria Drive Up

Centre County, PA

- Allen Street
- Hills Plaza
- North Atherton
- Bristol Avenue
- Westerly Parkway
- Foxdale Village
- Lemont
- Port Matilda
- Boalsburg
- Centre Hall
- Millheim
- Harborcreek
- Rebersburg
- Allegheny Street
- Milesburg
- Snow Shoe
- Allen Street Drive Up
- The Village at Penn State

Clinton County, PA

- Lock Haven
- Mill Hall
- Loganton

Crawford County, PA

- Conneautville
- Conneaut Lake
- Vernon Township
- Meadville
- Cochranon
- Spartansburg

Cumberland County, PA

- Camp Hill

Dauphin County, PA

- Harrisburg

Erie County, PA

- Girard
- Airport
- West Ridge
- State Street
- West 8th Street
- Grandview
- Summit
- Corry
- Harborcreek
- North East Main
- North East Drive Up

Fayette County, PA

- Cherry Tree
- Giant Eagle
- Uniontown
- Old Trails
- Indian Head

Geauga County, OH

- Chardon
- Chesterland

Greene County, PA

- Waynesburg
- Dry Tavern

Huntingdon County, PA

- Alexandria
- Westminster Woods
- Huntingdon
- Huntingdon Drive Up
- 14th Street Office
- Mt. Union

Indiana County, PA

- Clymer

Juniata County, PA

- Thompstontown
- Mifflin

Lake County, OH

- Mentor

Lawrence County, PA

- Neshannock
- Call's Plaza
- New Castle
- Laurel
- New Wilmington

Luzerne County, PA

- Hazleton
- Drums
- Mountain Top
- Wilkes Barre Arena
- Nanticoke
- Pikes Creek

Lycoming County, PA

- Williamsport

- Maynard Street
- Newberry
- Montoursville
- Hughesville

Mahoning County, OH

- Federal Plaza
- Austintown
- Campbell
- Boardman
- Market Street

Mercer County, PA

- Jamestown
- Greenville
- Hadley Road
- Sheakleyville
- Reynolds
- Sharpsville
- Sharon
- Hickory Plaza
- Farrell
- Hermitage Square
- West Middlesex
- Grove City - Pine Grove
- Grove City - Broad St.
- Hermitage Wal-Mart

Mifflin County, PA

- Reedsville Crossing
- Burnham
- Lewistown
- Fort Granville
- Allensville

Northumberland County, PA

- Watsonstown
- Northumberland
- Sunbury
- Shamokin

Schuylkill County, PA

- Pottsville
- Shenandoah
- McAdoo

Snyder County, PA

- Shamokin Dam
- Selinsgrove
- Middleburg

Somerset County, PA

- Confluence
- Rockwood
- New Centerville
- Somerset East
- Boswell
- Davidsville
- Stoystown
- Garrett
- Meyersdale
- Salisbury
- Berlin
- Windber

Trumbull County, OH

- Brookfield
- Hubbard
- Liberty

Union County, PA

- Plaza 15
- Lewisburg
- New Berlin

Venango County, PA

- Franklin
- Oil City

Washington County, PA

- Peters Township

Westmoreland County, PA

- Lower Burrell
- New Kensington
- Herminie
- North Washington
- Avonmore
- Stonehouse
- Circleville
- Redstone Huntingdon
- West Point
- North Main
- Fort Allen
- Redstone Highland
- South Greensburg
- East Pittsburgh Street
- Route 30
- Latrobe
- Ligonier
- New Florence
- Rostraver Shop 'N Save

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