

# BRANCHFEST

**\$150 BONUS \* FOR NEW STUDENT CHECKING ACCOUNTS!**

Two week grand opening including \$150 bonus\* for new student checking accounts, prize giveaways, open house, refreshments, Blue-White Game prize wheel.

There's something happening everyday!

366 E. College Avenue  
State College  
814-462-3100




First National Bank

\* To be eligible for this \$150 reward, you must satisfy all three (3) conditions: Open a new Student Checking account with debit card; use your new debit card for twenty-five (25) eligible point-of-sale purchase transactions within the first ninety (90) days after account opening to earn a \$75 reward; and enroll in FNB Mobile Banking and make two (2) qualifying mobile deposits to your new FNB checking account within the first ninety days after account opening to earn a \$75 reward. Eligible debit card transactions must be point-of-sale purchases that post and clear to your account within 90 days after your account opening date. Once the above conditions are satisfied, then each reward will be credited to your account on the next business day following the 90 days after account opening. Offer valid for a new Student Checking account opened from April 1 through April 30, 2016. Offer subject to change without prior notice and may be terminated based on response. Offer does not apply to second or multiple checking accounts. Accounts opened online require a \$50 minimum opening deposit. Account closed by customer within 180 days of opening are subject to a \$50 account early closing fee. First National Bank will report the value of this reward to the IRS on Form 1099 MISC. Any applicable taxes are the responsibility of the account holder. In the event that we determine in our sole discretion that your account does not meet the eligibility criteria or the activity on your account does not qualify to required conditions, we will not be obligated to credit your account with the reward payout.

FNB Online and Mobile Banking: You must enroll in FNB Online Banking and sign up for FNB Mobile Banking in order to make the qualifying mobile deposits. Certain restrictions, limitations and data rates may apply. Such charges include those from your communications service provider. Delivery of deposit may be delayed for various reasons, including service outages affecting your phone, wireless or Internet provider; technology failures; and system capacity limitations. First National Bank is not liable for delay in delivery that are beyond its reasonable control, and it is not obligated to provide the rewards if qualifying mobile deposits occur outside of the 90 days due to these delays.

PROMO CODE: FNBUSC2016  
End Date: April 30, 2016

 Equal Housing Lender, Member FDIC NYSE: FNB