



Online Banking

Access ID	Passcode
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Smart Home Smart Banking Promotion

You can get a free gift from FNB! All you have to do is open a Value Checking account, pay 1 bill using FNB Bill Pay or enroll in Direct Deposit, and have an average statement balance for the first 3 statement cycles after account open date of \$500.00 or more!

Choose either a RCA Video Doorbell Security Camera* (*retail price \$149.99*), \$150.00* bonus, or a Nest Thermostat E* (*retail price \$169.99*).

Our Value Checking accounts give you more than your standard checking account. Value Checking accounts are interest-bearing checking accounts and have many great features, including:

- 1.26% APY**
- Free Online Banking and Bill Pay
- ATM fees refunded up to \$12 per statement cycle***
- Free Online Statements

Choose your Free Gift!

RCA Video Doorbell Security Camera*
Retail Price: \$149.99

or

\$150*

or

Nest Thermostat E*
Retail Price: \$169.99

**Personal accounts only. \$100 minimum deposit to open. Offer not available to current FNB customers who are owners on an FNB personal checking account. Must mention this offer at the time of the account opening. Only one gift can be chosen at the time of the account opening. Gift choices include: RCA Video Doorbell Security Camera, Nest Thermostat E, or \$150. If \$150 is selected as gift, the \$150 will be credited to the account on the 15th day of the month after the third statement cycle only if customer pays at least 1 bill using FNB Bill Pay or enrolls in Direct Deposit prior to the end of the third statement cycle, and the average statement balance for the first 3*

statement cycles after account open date must be \$500.00 or more. \$150 will be reported as interest and a 1099 will be generated. If the RCA Video Doorbell Security Camera or Nest Thermostat E is chosen, customer must pay at least 1 bill using FNB Bill Pay or enroll in Direct Deposit prior to end of the third statement cycle, and the average statement balance for the first 3 statement cycles after account open date must be \$500.00 or more in order to receive the gift. The retail values for the RCA Video Doorbell Security Camera and the Nest Thermostat E noted above will be reported as interest and a 1099 will be generated. Customers will be contacted via telephone after the 3rd statement cycle to arrange a date and time to pick up the gift from any of FNB's 9 branches. FNB is not responsible for the installation or setup of the RCA Video Doorbell Security Camera or Nest Thermostat E. The average statement balance for each cycle is figured by adding the collected ledger balance each day and dividing the sum by the number of days in the statement cycle. The statement cycle ends on the 29th day of the month after account open date or the last business day prior to the 29th of the month after account open date if the 29th is not a business day. The average statement balance for the first 3 statement cycles is figured by adding each of the average statement balances for the first 3 statement cycles and dividing the sum by three. Offer expires June 30, 2019.

****Value Checking - 1.26% APY.** APY = Annual Percentage Yield. APY for account balances up to \$15,000, if all requirements for Value Checking are met per statement cycle. Account balances above \$15,000 will earn 0.17% APY. If all monthly requirements are not satisfied during each statement cycle, all account balances will earn 0.17% APY. Rates effective 4/1/2019. Rate may change after account opening. \$100 minimum deposit required to open account. If online monthly account statements are not selected, the account will be charged \$2.50 per month. A \$1.50 fee will be assessed if statement images are selected. Fees could reduce earnings. Value Checking requirements per statement cycle: (1) at least 8 debit card transactions (not including ATM withdrawals), (2) minimum of 1 direct deposit or 2 ACH debits (includes Bill Pay), (3) receive online statements, and (4) access your Value Checking account through First National Bank's Online Banking or Mobile App at least once.

*****Up to \$12 in ATM fees will be reimbursed during each statement cycle unless you do not select online monthly account statements.**

Lost Or Stolen Card

Fraud Alerts

Online Account Statements

AlphaLink Alliance

Email Encryption

FNB Calculators

Bank Owned Properties

FNB Facebook

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ID Theft Repair

USA Patriot Act

Site Map

