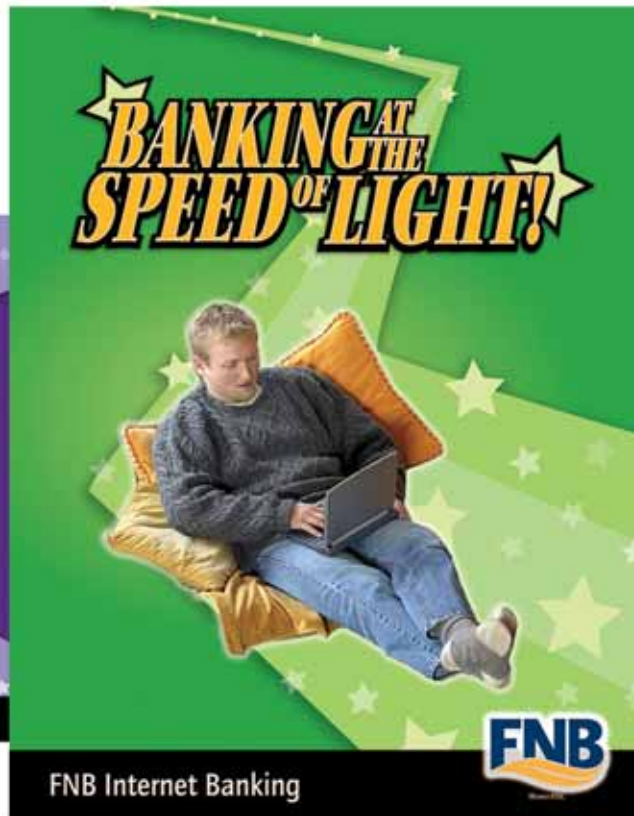


22" x 28" Merchandising Inserts



8.5" x 11" Merchandising Inserts



BLF MARKETING

www.blfmarketing.com

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FNB INTERNET BANKING
fnb.com/online

FNB Internet Banking gives you instant access to your accounts, banking services and financial tools. Your security is ensured and protected with passwords and powerful encryption technology. Best of all, we offer 24-hour Internet Banking free with any account! Online banking allows you to:

- Check Account Balances** - Monitor your checking, savings, loans and other accounts.
- View Account History** - Track your deposits, withdrawals, cleared checks and transfers.
- Search Account History** - You can search by check number, amount and/or the date.
- Transfer Funds** - Move funds between your checking, savings and money market accounts.
- Make Loan Payments** - Perform inter-bank transfers or a deposit account to make your loan payments.
- View ATM or Check Card Transactions** - You have instant access to information on all processed electronic transactions.

BILL PAY

With a faster, easier way to pay all your bills. With a few simple clicks, you can pay any personal computer. That means no writing, no searching for envelopes and no waiting! With FNB Bill Pay, you can:

- Create Your Own List of Payees** - Enter the payee information once. Then it's conveniently saved for future payments. You can pay any person or business in the United States!
- Make Recurring Payments** - Set up all your monthly bills and payments to be paid automatically online.
- Schedule Payment Dates** - You have the flexibility to make one-time payments for any date or on a recurring basis.

FNB

VISA® CHECK CARD

Your VISA® Check Card is more than just a piece of plastic; it has the power to transform your life! You'll become a super-saver, super-speedy shopper as you use it in place of cash and checks. Plus you have the ability to get cash back almost anywhere that your Check Card is accepted. And don't forget all the following benefits and securities that are built right into your card:

- Ease of Accounting** - Your purchases made with the VISA® Check Card come directly out of your checking account and can be tracked through Online Banking and Telephone Banking and also appear on your monthly FNB statements.
- Super Security** - VISA's Zero Liability policy means you won't pay for any unauthorized purchases.* Plus, Verified by VISA® allows you to create a password to make online purchases more secure.
- Faster Transaction** - There's no need to write checks or wait for check approvals by merchants.
- Banking Flexibility** - Your card also functions as your FNB ATM card for banking and getting cash through our ATMs.
- Shopping Convenience** - You can use your card to shop online, by phone or by mail.

U.S. issued credit cards only. VISA's Zero Liability policy does not apply to commercial cards or ATM transactions, or to PIN transactions not processed by VISA®. See cardholder agreement for more details.

FNB 24-HOUR PHONE ACCESS
(256) 574-0990 or 1-888-574-0900

FNB 24-Hour Phone Access gives you quick and easy access to all of your accounts at any time of the day or night. Rest assured that your financial information is always secure because access is protected by your personalized Customer ID and PIN. This convenient service allows you to:

- Make account balance inquiries**
- Inquire about a check/debit that has been paid on your account**
- Transfer funds between accounts**
- Receive loan account information**
- Reorder checks**
- Plus many more features**

FNB 24-HOUR ATM BANKING

The FNB ATM network (one bank of branches in locations) is another way we provide you with convenient access to your money and account information. Get cash at any FNB ATM, as well as thousands of other machines worldwide. Just look for the following authorized network ATMs:

- ATM** - Get cash and account information at any machine displaying the Cirrus or STAR logo.
- Check Card** - Look for merchants displaying the VISA®, Cirrus or STAR logo.
- Credit Card** - Look for merchants displaying the VISA® or MasterCard® logo.

MORE CONVENIENCE BANKING SERVICES

- FNB Credit Card** - Our VISA® and MasterCard® credit cards offer you world-wide purchasing power. Each offers competitive market interest rates, while offering many other options and advantages including Verified by VISA®.

Verified by Visa password protects your card for free. The next time you shop at participating online stores, enter the information requested to activate your card in order to complete the transaction. Your card will then have password protection wherever you shop online at participating stores listed at www.visa.com/shopverified.

- Direct Deposit** - Why wait in line to cash or deposit your payroll, Social Security or retirement check when it can be electronically deposited into the FNB account(s) of your choice? Direct deposit saves time, plus your funds are immediately available for withdrawals, loan payments and other transactions.

Brochure

MORE CONVENIENT THAN EVER!

SUPER-CHARGED PURCHASING POWER!

FNB Internet Banking

BANKING AT THE SPEED OF LIGHT!

FNB

3.75" x 8.5" Statement Stuffers



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