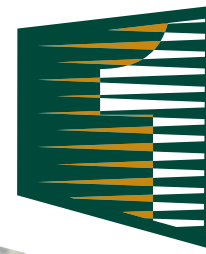


The more you say "credit",
the sooner you get it!

Saying Credit or Debit helps
you get it, so what is it?



FIRST
National Bank



First National Bank First Card Bonus Reward points!

Point Redemption Tiers:

- 2,000 points = \$10.00
- 5,000 points = \$25.00
- 10,000 points = \$50.00
- 20,000 points = \$100.00

Above points are redeemable for your choice of
gift cards with the following merchants:



credit

First Card
Bonus Rewards

debit

Each time you use your First Card Check Card (debit card) either as a credit card – or as a debit card – you earn rewards points. In fact, you earn 1 reward point for every \$1 you spend when you use it like a credit card (signature transactions) and for internet purchases. You also earn reward points if you use it as a debit card (1 reward point for every \$5 you spend). Plus, you can earn extra reward points for automatic FNB loan payments from and direct deposits to your FNB checking account, and for online billpay transactions. As you build up your reward points, you'll be able to select the rewards you want. It's that easy, and it costs you nothing. To earn the most reward points quicker, all you have to do is remember to say, "Credit!" . . . rather than debit when you buy with your First Card. You'll be on your way to fun dining, shopping and travel destinations sooner.

The First Card Bonus Rewards Program . . . just another extra from your friends at First National Bank.



FIRST
National Bank

fnbweb.biz

NOTE: All reward offerings subject to change without notice. For complete details please request a First Card Bonus Rewards Program terms and conditions brochure available at any First National Bank staffed location.

There are rewards
out there for you.
They cost you nothing!
Banking...the way it should be.

Yesterday's values... Tomorrow's solutions!



How do I earn points?

You can earn 1 point for every \$1 you spend by making a signature-based transaction, which includes those made in-person, over the Internet, or by telephone when your PIN (Personal Identification Number) is NOT used. You earn fewer points (1 point for every \$5) when you use your First Card as a debit card with your pin. Also, you'll earn points for direct deposit, automatic loan payments, and online billpay transactions from your First Card checking account.

What is a "signature-based" transaction?

When using your First Card Check Card (debit card) to make a purchase you usually have the option of making a "debit" transaction or a "credit" transaction. In order for the transaction to be a "signature-based" transaction, you must choose "credit." Rather than entering a PIN, you will be required to sign a receipt. The end result is the same as if you choose debit. Either way, the transaction will be deducted from your FNB checking account. Additionally, most First Card Check Card transactions done on the Internet or over the telephone are considered signature-based transactions, but your actual signature is not required with these two types of uses.

When do I begin earning points?

You begin earning points immediately. Your point balance will be updated on your monthly statement cycle date and is reported on your monthly bank statement.

Will I be charged any fees or interest for using my check card to earn reward points?

No, the Bonus Rewards program is FREE! Remember, even though you are using your check card like a credit card, it is still taking the money from your account just as if you were using it as a debit card. The difference is that if you enter your PIN number you do NOT receive as many rewards points.

What can I redeem my points for?

You may redeem your points for gift cards to be used at various merchants and restaurants, or for resort hotel stays and condo packages.



How do I redeem points?

Simply call or stop by any First National Bank location and request a First Card Bonus Rewards Redemption Form. We will handle it from there.

When can I begin redeeming points?

As soon as you have earned a minimum of 2,000 points, or you can continue to accumulate points for bigger rewards.

I have a VISA credit card issued by First National Bank. Will I receive reward points for purchases made on that card?

No, the First Card Bonus Rewards program only works with your First National Bank First Card Check Card (previously referred to as your debit card). From time-to-time, there may be incentives for using a regular credit card, but these two programs are NOT combined.

Is there anything else I need to know?

If you participate in the First Card Bonus Rewards Program, you agree to certain terms and conditions. We suggest you request a copy of these terms and conditions. They are available at any First National Bank staffed location.



Banking...the way it should be.

