



October 30, 2017

Dear FNB Customer,

We at FNB are excited about changes that are occurring for your electronic banking experience. In an effort to offer you the most user-friendly and up to date electronic banking experience, we are rolling out a new **Online/ Mobile Banking Platform**. Our new platform will not only have all of the functionality with which you are familiar, but it will have brand new features such as mobile check deposit, a debit card on/off switch, external transfers and many more. We are currently in the conversion preparation phase of this project and anticipate a smooth transition.

To assist in the transition of your Online banking service, we have provided a summary of changes that will affect your account. (See page 2)

In order for the bank to complete this upgrade, Online & Mobile Banking will be unavailable beginning at 2:00 p.m. on Monday, November 27, 2017 until Tuesday, November 28, 2017 at 12:00 p.m.

We recommend that you print a copy of your current Online Banking history for your records as this information will not be available until November 28, 2017 after 12:00 p.m.

We will continue to post updates to our website and Facebook page during this transition. If you have questions regarding any of the above information, please do not hesitate to reach out to us at FNB Bank.

Aaron Edwards	304-822-4496	Ft. Ashby Branch Manager
Allison Ellis	304-822-8728	Bookkeeping/Operations
Eric Billmeyer	304-822-8729	Loan Processing
Christine Cooper	304-822-8702	Finance/Product Manager

We are confident that our new products will better serve your financial needs for years to come. We greatly appreciate the opportunity to provide banking related services to you and your family.

Sincerely,

Travis G. Delaplain, CPA
FNB Bank, Inc.
President/CEO

Christine S. Cooper
FNB Bank, Inc.
AVP/Assistant Financial Officer

<p>Online Banking Users</p>	<p>Your Online Banking will be disabled on November 27, 2017 at 2:00 p.m. Our new product will be available Tuesday, November 28, 2017 at 12:00 p.m.</p> <p>If you have scheduled transfers in Online Banking they will not convert; they will need to be set up in the new platform on or after November 28, 2017.</p> <p>Your New Online Banking account will continue to show 90 days of historical activity.</p> <p>You will access the new platform the same way, through the link on our website at www.fnbtoday.com,</p> <p>Your username will not change.</p> <p>Your new password will need to be created. More information regarding your password will be available at a later date.</p>
<p>Fees</p>	<p>Even with the new enhanced upgrade, we will continue to offer our Online Banking and Bill Pay services to you at no charge.</p>
<p>Established Bill Payment Payees</p>	<p>All of your existing payees will carry over to the new Bill Pay system.</p>
<p>Bill Pay History</p>	<p>Six months of your history will convert to the new platform. If you are in need of additional Bill-Pay history we encourage you to print or download that history now. Our current product saves 24 months of bill-pay history, while our new product will offer 18 months of history.</p>
<p>Bill Pay Scheduling</p>	<p>The last day to access the bill-pay application is November 20, 2017. You will still have the ability to log in on November 20, 2017 to set bills for future payments.</p> <p>All scheduled bill payments will process.</p> <p>One-time payments should not be set to pay later than Monday, November 27, 2017 to avoid potential delays in payment processing.</p> <p>Recurring bill-payments will transfer to the new system.</p> <p>Bill Pay access will be unavailable beginning on Tuesday, November 21, 2017 until Tuesday, November 28, 2017 at 12:00 p.m.</p> <p>On or after November 28, 2017 please log in and review your payees and recurring bill-payments.</p>
<p>E-Bill Users</p>	<p>E-Bills will not convert. Your vendor will return you to a paper bill status until you re-enroll each desired payee in the new platform on or after November 28, 2017.</p>
<p>Mobile Banking Users</p>	<p>Our current Apple and Android apps will be disabled on Monday, November 27, 2017 at 2:00 p.m.</p> <p>On November 28, 2017</p> <ul style="list-style-type: none"> • Apple users-you will need to update your app from the App Store. • Android users-you will need to delete your current app and download the new app from the Google Play Store.