



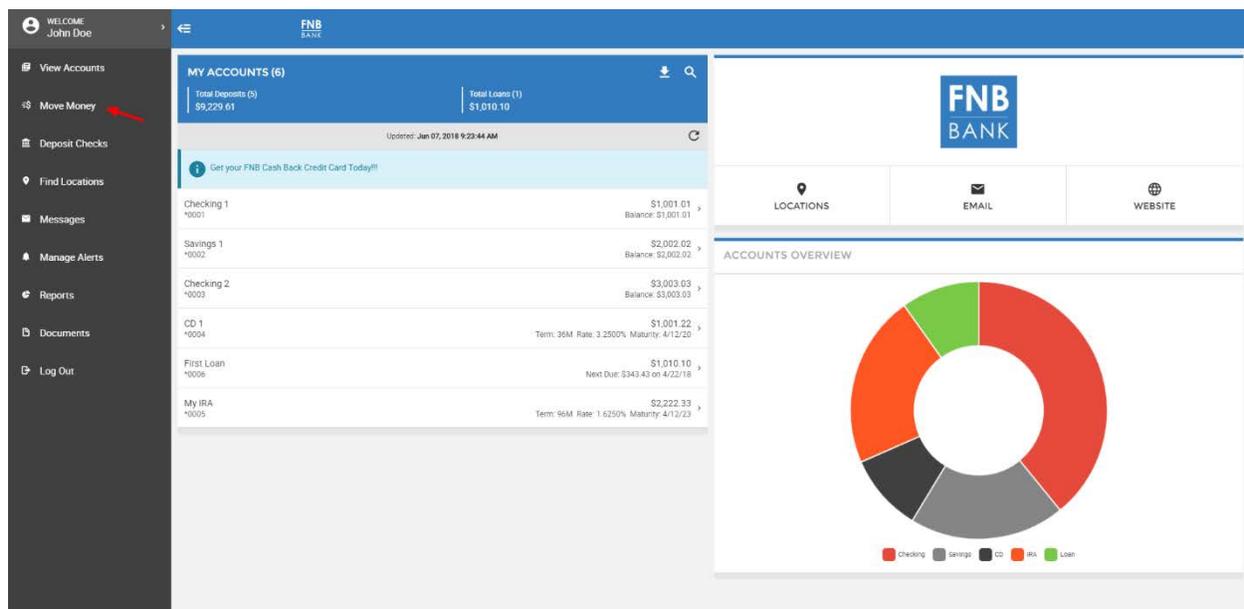
SPIN Tutorial

SPIN is FNB Bank's new Person to Person (P2P) Payment system. This service is included with your free online/mobile banking account and allows you to send money to another individual almost instantly. Below are a few highlights of the system.

- It's Free!!! Included with your FNB Online/Mobile Banking*
- Money is sent almost instantly
- Money is available in the receivers account even after normal banking hours
- Money can be sent to almost anyone in the US with a MasterCard or Visa debit card
- Transactions are secured with the same technology as your FNB Online Banking Account
- Transfers are made using your debit card and are processed via MasterCard and Visa
- All account number are kept secure and neither person sees each other's accounts

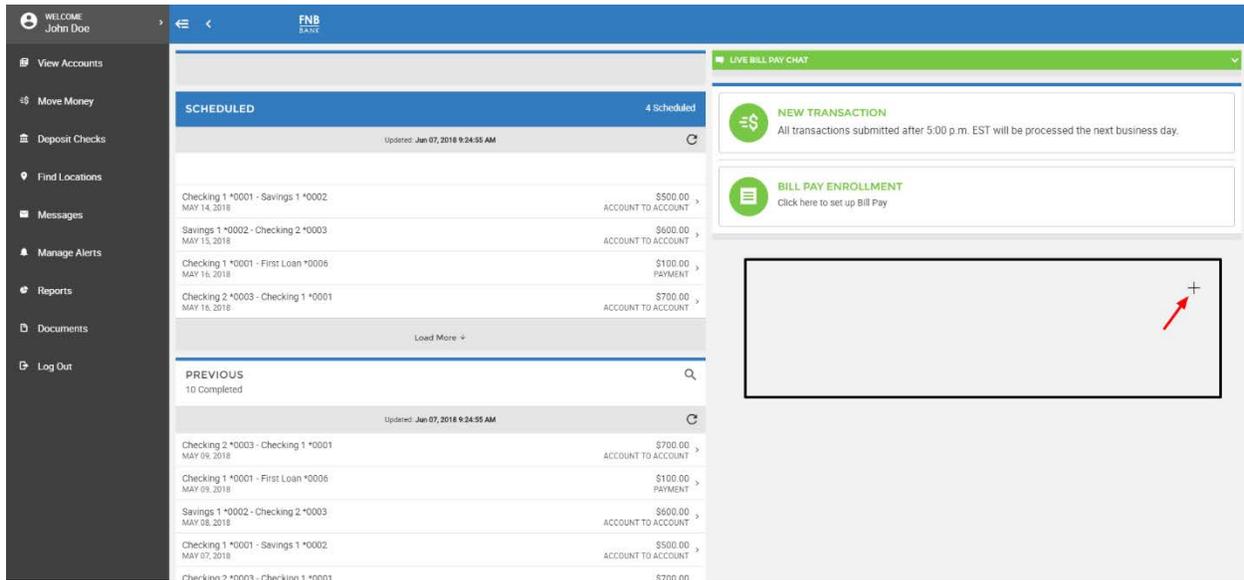
All SPIN transactions are processed using the processing engine of MasterCard and Visa. This requires both sender and receiver to have a US based MasterCard or Visa Debit Card.

Using SPIN is fast and easy!!!! Everything in online banking that has to do with transferring money, paying bills, or sending money to friends and family is done via the "Move Money" section. See below for where that is located.

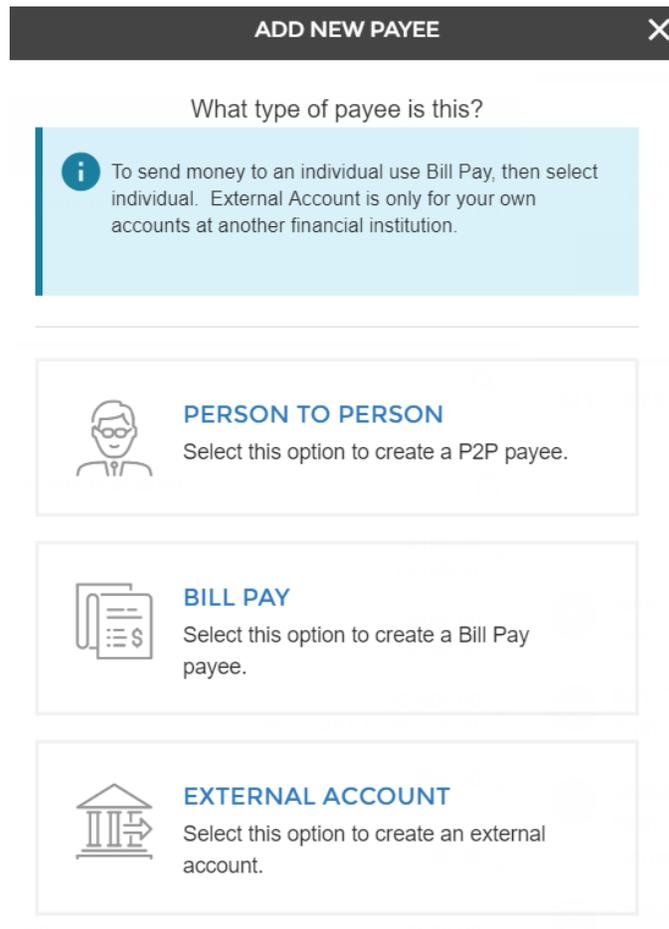


***Mobile Carrier Fees For Message & Data Plans May Apply When Using Mobile Banking Services.**

Once you're in the Move Money section you will add a payee by clicking the "+" button as shown below.



Once you click the "+" button, you will see the following screen.



By clicking Person to Person, you will load the screen that allows you to enter the person information to complete the payee setup. If you have the person's debit card number you can fill it in, or you can send them an email or text message asking them to fill in the debit card number.

ADD NEW PAYEE

PERSON TO PERSON

ADD PHOTO

What do you want to call this payee?

FIRST NAME required

LAST NAME required

Enter payee info:
Please enter contact information or card details to proceed

EMAIL ADDRESS required

MOBILE PHONE NUMBER required

SAVE

Once they do this, you can send the individual money by clicking the new transaction button.

WELCOME John Doe

FNB

LIVE BILL PAY CHAT

NEW TRANSACTION
All transactions submitted after 5:00 p.m. EST will be processed the next business day.

BILL PAY ENROLLMENT
Click here to set up Bill Pay

SCHEDULED 4 Scheduled
Updated: Jan 07, 2018 9:24:55 AM

Checking 1 *0001 - Savings 1 *0002 MAY 14, 2018	\$500.00 ACCOUNT TO ACCOUNT
Savings 1 *0002 - Checking 2 *0003 MAY 13, 2018	\$600.00 ACCOUNT TO ACCOUNT
Checking 1 *0001 - First Loan *0006 MAY 16, 2018	\$100.00 PAYMENT
Checking 2 *0003 - Checking 1 *0001 MAY 16, 2018	\$700.00 ACCOUNT TO ACCOUNT

Load More

PREVIOUS 10 Completed
Updated: Jan 07, 2018 9:24:55 AM

Checking 2 *0003 - Checking 1 *0001 MAY 09, 2018	\$700.00 ACCOUNT TO ACCOUNT
Checking 1 *0001 - First Loan *0006 MAY 09, 2018	\$100.00 PAYMENT
Savings 1 *0002 - Checking 2 *0003 MAY 08, 2018	\$600.00 ACCOUNT TO ACCOUNT
Checking 1 *0001 - Savings 1 *0002 MAY 07, 2018	\$500.00 ACCOUNT TO ACCOUNT

Checking 2 *0003 - Checking 1 *0001 \$700.00

Choose your checking account and then the P2P payee, and finish the transfer.