

We're all ready for 2020 to end.
This includes our bank president.
He's got some surprises lined up for 2021.
We're about to spoil those surprises. (Don't tell him)



From

R. DOUGLAS NAYLOR
President & CEO

To COMING TO FNB IN 2021:

• ATM (YES, REALLY)

• PERSON TO PERSON
MONEY TRANSFER

• ~~BOUNCY CASTLE~~

• MONEYPASS® SURCHARGE
FREE ATM NETWORK

(We can't believe we're finally getting an ATM either.)
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Your hometown bank. Come see us today.



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