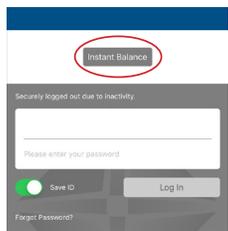


◆ YOU'RE GOING TO WANT OUR APP!

Begin enrolling in First National Bank's Mobile Banking app on April 20, 2020

At First National Bank, we pride ourselves on providing the latest banking technology for our customers. That's why we spend time and resources to continually upgrade our app with new features and services each year. With Internet Access from your smartphone, here are some of the features you can expect in our app:



INSTANT BALANCE

View your account balances in seconds! Our "Instant Balance" feature allows First National Bank customers to securely view 6 account balances without ever having to log into the FNB mobile app. Instant balance is handy when your heading to the grocery store, restaurants or to the mall and are needing to "view your balance at a glance."

ZELLE®

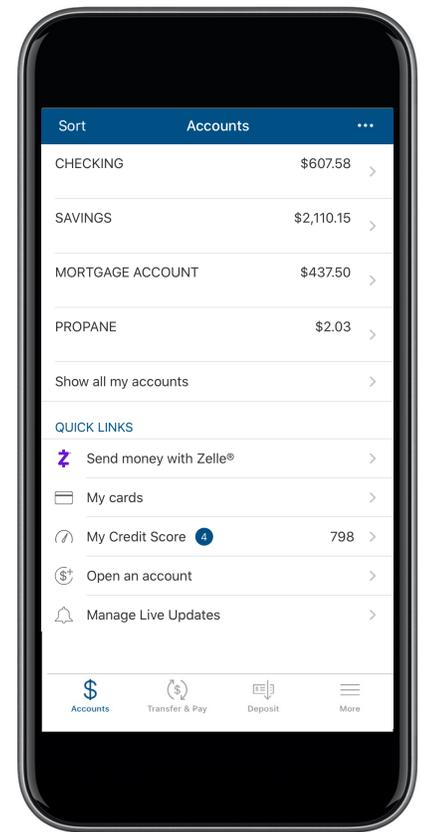
Zelle is the fast, safe and easy way to send money in minutes¹ to your friends and family, right from your First National Bank mobile app. We partnered with Zelle so you can easily send money to almost anyone you know and trust.* With Zelle, you can send money to your college student, easily split² lunch bills, reimburse a road trip partner, quickly pay the babysitter and pretty much settle all other IOUs. Contact us at 877-782-2195 for help enrolling or visit www.fnbcreston.com/zelle



Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.* Must have a bank account in the U.S. to use Zelle.¹ Transactions typically occur in minutes when the recipient's email address is already enrolled in Zelle.² In order to send payment requests or split payment requests to a U.S. number, the mobile number must be enrolled in Zelle.

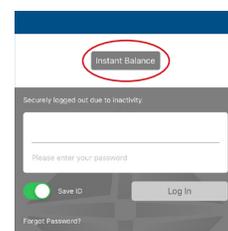
CREDIT SENSE

Credit Sense is a comprehensive Credit Score program that helps you stay on top of your credit. You get your latest credit score and an understanding of key factors that impact the score. As long as you are a regular First National Bank Online or Mobile Banking User your credit score will be updated every month and displayed in your mobile app. You can click "refresh score" as frequently as every day by navigating to the detailed Credit Sense site from within the mobile app.



MOBILE DEPOSIT

Depositing checks with First National Bank can take seconds with just a few clicks in our app on your smartphone. And, the best news: There is no cost for our bank's standard mobile deposit. (Data rates may apply.) Visit www.fnbcreston.com/mobiledeposit to learn more.



CARD VALET

The "My Cards" Card Valet feature in our app allows you to stay in control of your First National Bank Debit Card. With Card Valet, you can freeze your card if it's ever misplaced or stolen and then unfreeze the card when it's safe to do so again. It also allows you to set spending limits, be notified on your smartphone when there are any international or online purchases or when your card is used at an ATM and so much more.