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[Account Transfers](#)

Q: What is the difference between an express transfer and a scheduled transfer?

A: When you perform an express transfer, you will see the funds move immediately from one account to the other. As long as the express transfer is done before cutoff time, the funds will be applied on the same business day. The scheduled transfer option can be used to set up a transfer for a future date. If you are moving funds to cover a transaction on another account, please use the express transfer option.

[Address Change](#)

Q. How can I change my address?

A. Select the "Address Change" tab while at the account level. You will automatically be directed to the Change of Address Request form. Complete the form and click Submit Application after the information has been entered. Your change of address information will be sent securely to our Customer Service Representatives. Please note that this process may take up to three business days to take affect on your account(s).

[Bill Payment](#)

Q: How do I sign up for FNB Online Bill Pay?

A: Log in to your FNB Online account. Click on the blue Bill Pay Enroll Now icon. Select Bill Payment from the drop down box and click next. Enter your FNB Online access ID and password. After you have completed this process, return to your account list and click on the Click Here for Bill Payment link to begin using FNB Online Bill Pay. (Depending on the Internet browser that you are using, it may be necessary to log out of FNB Online and log back in before the link to Bill Pay becomes visible.)

Q: What are the features of FNB Online Bill Pay?

A: With Bill Pay, you can pay all your bills online. No more writing checks and no more trips to the post office. Just log in, tell us who you want to pay, how much, and when. It's that easy. You can pay individual bills, or schedule regular payments. It's all part of our continuing effort to provide you with the most complete banking services available.

- Pay Bills - set up recurring one-time payments
- Payment Calendar - displays scheduled and processed payments
- Email Alerts - remind you of due dates and notify you when your payments have been sent
- Payment History - access up to 7 years of payment history and view transaction detail and obtain payment information including whether the payment was sent Electronically or by check. If the payment was sent by check, the status of the check will also be provided.
- Merchant Accounts - add, modify, or delete account information for individuals or companies (ex. set up accounts for: utility companies, credit cards, loan payments, friends, relatives, etc.)

Q: What if I have questions about FNB Online Bill Payment?

A: Please call Bill Payment Support at 1-888-675-2266. Bill Payment Customer Service is available Mon.-Fri. 7 a.m.-11 p.m. and Sat. 8 a.m.-5 p.m. You can also click on the Customer Service Chat link to reach a Bill Payment Support representative during these hours. You can also use the "CUSTOMER SERVICE CHAT" option to chat live with a Bill Pay customer service representative.



[Check Orders](#)

Q. Why can't I see the Check Order button in Personal Online Banking?

A. You must be viewing the Account Summary for a checking account to see the check order button. Go to the Account Summary button and select a checking account. This option is not available for any other account types, such as a Savings account.

Q. Why am I getting an error that indicates "We're sorry - online check ordering is not available for your account at this time. Please contact the financial institution for assistance."

A. The most common reason for this error is because Harland Clarke does not have order history for your account. To place an order, please contact Harland Customer Service at 1-800-HARLAND (1-800-427-5263) or FNB Customer Service at 1-800-555-5455.

Q. Who do I call if I'm having trouble navigating the Harland Clarke site or questions about products or prices?

A. Contact Harland Customer Service at 1-800-HARLAND (1-800-427-5263) for assistance.

Q. Why can't I update my address in Harland Clarke?

A. The address that appears on your checks in Harland Clarke is not able to be updated for security reasons. If you need to update your address, please contact FNB Customer Service at 1-800-555-5455 so that we can ensure we have the most up to date contact information on file.

Q. Why does my shipping method default to "Secure Trackable CheckProtect"?

A. For your security, Harland Clarke has defaulted the check order to a secure and trackable delivery method. This is the shipping method that Harland Clarke recommends. **Please note additional charges are applied for this delivery method.** Standard/Bulk delivery service does not charge an additional fee. Please review the different delivery methods and descriptions located on the Harland Clarke site during the check out process.

[Contact Information](#)

Q: How can I reach Customer Service?

A: Our Call Center is available Mon.-Fri. 8 a.m.-8 p.m. and Sat. 8 a.m.-5 p.m. The phone number is 1-800-555-5455. You can also send us an e-mail by clicking on one of the "Contact Us" links on our website or e-mailing us directly at pacustomerservice@fnb-corp.com. Email will be answered during normal Customer Service hours.

[Cutoff Times](#)

Q: What is the cutoff time for an FNB Online bill payment?

A: The cutoff time for adding or changing a bill payment is 2 p.m. Mon-Fri.

Q: What is the cutoff time for an FNB Online transfer?

A: The cutoff time for adding or changing a transfer is 8 p.m. Mon-Fri. Transfers made after the cutoff time will be applied on the next business day.

[Email address changes](#)

Q: How can I update my e-mail address?

A: To update your e-mail address, please log in to FNB Online and click on Change E-Mail Address under the Options icon.



eStatements

Q: Why am I getting the eStatement Enrollment pop up?

A: This feature will allow you to easily and automatically enroll your accounts in eStatements (and Notices if selected.) If you are not interested at this time, simply select "Ask Me Later" or "Decline".

Q: I am already enrolled in eStatements, why am I getting the message to enroll?

A: If you are already enjoying the benefits of eStatements, simply confirm your email address, select the box to signify you have read the eStatement Disclosure and click "Accept". This allows us to help ensure your e-mail address is current. You will not be prompted again.

Q: What if I selected "Decline" or "Ask Me Later" but would now like to enroll in eStatements?

A: Simply select the "Options" button and then scroll down to the eStatement section. Follow the easy steps to enroll anytime!

Q: Why don't I have the option to sign up for eStatements on an account?

A: This option is only available to you if you are the primary person listed on the account. If you would like eStatements but are not listed as primary account holder, please contact Customer Service 800-555-5455 or email pacustomerservice@fnb-corp.com.

Q: How long will eStatements be available online?

A: You are able to view up to 12 months of statements online (history will build over time.)

Q: What is the difference between Statements and Notices?

A: Selecting Statements will send an email to the email address that we have on file when your electronic Statement is available online for viewing. Selecting Statements and Notices will also send an email with any notices as listed below:

<input type="checkbox"/> #####8660 FREE CHECKING	<input type="radio"/> Statements
	<input type="radio"/> Statements and Notices

- e-Redeposited Item Notifications - Items resubmitted for payment instead of being charged back to account.
- e-Overdraft Notification - Notice of recurring charge being assessed.
- e-Transfer Notification - Notice of transfer from another deposit account for overdraft protection.
- e-Special Notification - Any special notifications.
- e-Returned Item Notification - Items returned and charged to account.
- e-Item Reversal Notification - Notice of items returned for a reason other than NSF or Stop Payment.



[Log In Help](#)

Q: Why do I receive the message “Log In Information Is Missing Or Invalid” when trying to log in?

A: You might be entering an invalid Access ID and/or password. If you are unable to remember your Access ID and/or password, please call Customer Service. It is also possible that your FNB Online account has expired. FNB Online accounts expire if they are not accessed for 180 days. If you have not logged in within the last 180 days, please visit www.fnb-online.com and click on Sign Up.

Q: Why am I receiving the below error message when I am trying to login?

Transaction did Not Complete for the Following Reason(s):

1. A Security Error has Occurred - Online Session has Expired
Possible Reasons Include Double Clicking a Link or Pressing the Browser's Back Forward or Refresh Buttons

Return to the Login Page to Continue Session

A: First, make sure you are not double-clicking or using the browser's back or forward navigation buttons. If you are still receiving the error message above, your Internet browser may be blocking cookies from our website. Please set your browser to allow all cookies from fnb-online.com. If you need help with changing your browser settings, please contact your Internet service provider.

Q: Why do I receive the following message when I click on Sign Up and submit the First Time Log In?

Error

[0011] Login Information is Missing or Invalid (20090206.140356203.5608)

A: You might be entering incorrect or incomplete information. Please make sure that all required fields on the First Time Log In form are filled in correctly. Please verify the account number and make sure that you are not entering our routing number in the Account Number field. Please do not use spaces or dashes in the account number. Also, please note that your First Time Log In will be declined if you are already enrolled in FNB Online. If you have already enrolled but cannot remember your access information, please call Customer Service.

Q: Why am I able to access my FNB Online account at home but not at work?

A: Your employer may use firewall software to limit your Internet access at work. If you are unable to log in at work, please contact the system administrator at your workplace. This may also be the case if you are using a public computer (for example, at a library or college computer lab).

Q: How can I change my password and/or my Access ID?

A: To change your password, please log in to FNB Online and click on Change Password in the drop down box under the Options icon. Please note that Access IDs cannot be changed after the first time log in.

[Messages](#)

Q. What is Messages?

A. Messages is the section used to send announcements or information from First National Bank. This message may be updated periodically as a way to provide updates or alerts to help keep you more informed.

Q. How can I delete a Message that has already been read?

A. At this time, it is not possible to delete messages. Periodically, messages will be automatically removed and new messages will be added.

Registering Your Computer

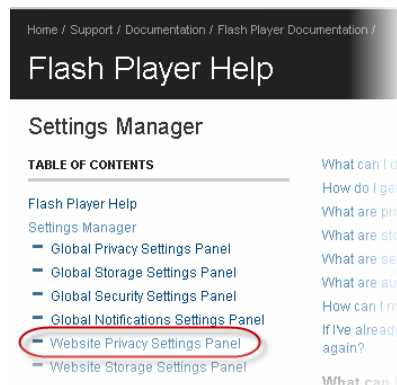
Q. I have selected "This is a personal computer. Register it." However, I am still receiving my challenge questions each time I logon.

A. If you are unable to register the computer, you may need to delete the Flash Shared Object (FSO), which is a separate function from deleting the cookies within a browser. To delete the FSO, perform the following:

1. Navigate to the Adobe Flash Player Settings Manager Website by clicking the following link or copy and paste the link into your browser:

http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager.html

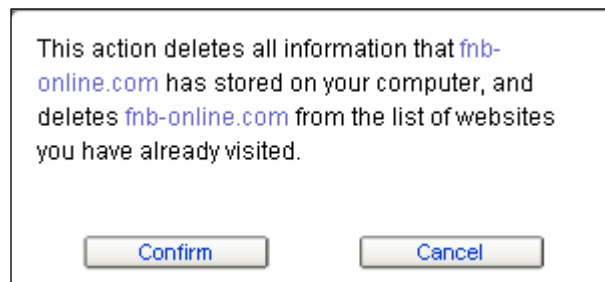
2. Select - **Website Privacy Settings Panel**



3. In the panel to the right under the **Visited Websites** section, find "fnb-online.com" and click the **Delete website** button.



4. Click **Confirm** at the confirmation box.



5. **Delete all cookies** in your browser.

6. The next time you log in, you will be asked the challenge question one last time. Enter the correct answer and select "This is a personal computer. Register it." Click **Submit**. The next time you log on, your computer will be registered.

Security Challenge

If you do not remember your challenge answer, please contact Customer Service at 1-800-555-5455.

What is your father's middle name?

Select One of the Following Options:

☒ This is a personal computer. Register it.
 ☐ This is a public computer. Do not register it.



[Statement History](#)

Q: How far back can I retrieve check images and other transactions?

A: FNB Online will provide access to transactions from your current and previous account statements (approximately 60 days). If you are enrolled in FNB Online eStatement, you can view your last 12 months of history.

[Themes](#)

Q. What is a Theme?

A. The background graphics, colors displayed, and the areas that are displayed on the screen by default are defined as a "theme". You can select a theme based on what information you would like to view by default when you log into Personal Online Banking and when you log into each of your accounts.

Q. What themes are available and what information is displayed by default on each of the themes?

A. There are three themes available - Classic, Advanced and Comprehensive:

1. Classic View

At the Relationship level: Messenger, Bill Payment (if enrolled), List of Account

At the Account level: Account Summary

2. Advanced View

At the Relationship level: Messenger, Bill Payment (if enrolled), List of Accounts, Today's Transactions

At the Account level: Messenger, Account Summary, Transaction Activity

3. Comprehensive View

At the Relationship level: Messenger, Bill Payment (if enrolled), Today's Transactions, List of Accounts, Scheduled Transfers

At the Account level: Messenger, Account Summary, Transactions, Scheduled Transfers

Q. How do I change my theme?

A. Select the Options button and scroll down to the Theme section and click Edit. At the "Select a New Theme" window, click the radio button next to the appropriate theme name and click "Submit". You can change your theme at any time.

[Viewing Accounts](#)

Q: Why can't I see all of my accounts online?

A: If you cannot see all of your personal accounts online, please contact Customer Service. Please note that business accounts and personal accounts must be accessed under separate Access IDs.

[Viewing FNB Checking Account Statements](#)

Q: How do I read an FNB checking account statement?

A: Refer to the following two pages for instructions on how to read your First National Bank statements:

General Instructions Reading First National Bank Statements

The account number will appear at the top of the statement.

The date the statement was produced will appear on the top right-hand corner.

Messages are printed on statements to make customers aware of account changes or other important information.

The type of account is displayed in this heading.

This section lists the balance as of the last statement and the grand totals of both the credits and debits that were posted to the account within this statement cycle.

The **Minimum Balance** displays the minimum balance that the account dropped to within the statement cycle.

The **Average Available Balance** is the account balance after debiting any float and/or hold items from the current balance. (The Average Ledger Balance minus Average Float (Uncollected Funds)).

The **Deposits** section will list all manual deposits (i.e. deposits made at a branch).

The **Other Debits** section lists any other debits besides checks such as automatic loan payments, ACH direct payments, POS/Debit card purchases, ATM withdrawals, Bill Pay, internet banking and telephone banking, etc.

For information about additional steps you can take to help protect your sensitive account information, please visit FNB-online.com and select the Security & Privacy link located in the lower left corner of the web page.

INTEREST CHECKING PERSONAL ACCOUNT 77777777

MINIMUM BALANCE		LAST STATEMENT 06/20/08	
MINIMUM BALANCE	25,056.68	25,929.24	
AVG AVAILABLE BALANCE	26,327.81	2 CREDITS	3,615.12
		6 DEBITS	1,420.56
		THIS STATEMENT 07/21/08	28,123.80

REF #	DATE	AMOUNT	REF #	DATE	AMOUNT	REF #	DATE	AMOUNT
	07/10	3,614.00						

DESCRIPTION	DATE	AMOUNT
INTEREST	07/21	1.12

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
611*	07/10	10.00	618	07/09	155.82			
616*	07/11	100.00	619	07/11	160.00			

(*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

DESCRIPTION	DATE	AMOUNT
PAYMENT TO MORTGAGE FIXED LOAN 123456789	07/01	716.74
ERIE INSURANCE 1256038677 00617	07/10	278.00

*** CONTINUED ***

General Instructions Reading First National Bank Statements

The Average Ledger Balance is the sum of the daily balances in the account divided by the number of days in the month.

The Average Available Balance is the account balance after debiting any float and/or hold items from the current balance. (The Average Ledger Balance minus Average Float (Uncollected Funds)).

Interest Paid This Period refers to the interest that was credited to the account during the statement period. **Interest Paid yyyy** refers to the total amount of interest credited to the account for that particular year.

The Interest Earned field displays the total amount of interest earned for the statement period.

Days in Period refers to the number of days in the statement cycle.

Annual Percentage Yield Earned is the average interest rate the account received (considering the compounding effect).

This section will list the amount of NSF Paid Item fees and NSF Returned Item Fees as well as the Overdraft Fees if applicable. (Refer to the Fee Schedule for the current fees.)

This statement is a combined statement with the Savings Account.

**JOHN CUSTOMER
JANE CUSTOMER**

INTEREST CHECKING PERSONAL ACCOUNT 77777777

----- INTEREST -----

AVERAGE LEDGER BALANCE:	26,573.58	INTEREST EARNED:	1.12
AVERAGE AVAILABLE BALANCE:	26,327.81	DAYS IN PERIOD:	31
INTEREST PAID THIS PERIOD:	1.12	ANNUAL PERCENTAGE YIELD EARNED:	.05%
INTEREST PAID 2008:	12.14		

--- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES ---

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

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STATEMENT SAVINGS PERSONAL ACCOUNT 9999999999

For information about additional steps you can take to help protect your sensitive account information, please visit FNB-online.com and select the Security & Privacy link located in the lower left corner of the web page.

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			06/20/08	313.2
INTEREST		.12	06/30/08	313.3
BALANCE THIS STATEMENT			07/21/08	313.3
TOTAL CREDITS (1)		.12		
TOTAL DEBITS (0)	.00			

----- INTEREST -----

AVERAGE LEDGER BALANCE:	313.28	INTEREST EARNED:	.12
AVERAGE AVAILABLE BALANCE:	313.28	DAYS IN PERIOD:	31
INTEREST PAID THIS PERIOD:	.12	ANNUAL PERCENTAGE YIELD EARNED:	.45%
INTEREST PAID 2008:	.83		
INTEREST RATE:	.4000%		