

FIRST NATIONAL INVESTMENT SERVICES EMPLOYEE EARNS CRPC® DESIGNATION

Curtis A. Beggs Completed the CHARTERED RETIREMENT PLANNING COUNSELORSM Program



Johnstown, PA— May 5, 2009— First National Investment Services Company, a subsidiary of F.N.B. Wealth Management, is pleased to announce that Curtis Beggs, Assistant Vice President and Financial Consultant, has successfully completed the CRPC® Professional Designation Program from the College for Financial Planning®, Denver, CO. Beggs provides financial solutions for clients based on their unique goals, comfort level, and time-frame; these solutions include traditional investment strategies, retirement planning, life insurance planning and asset protection using long-term care insurance.

The CHARTERED RETIREMENT PLANNING COUNSELORSM Program focuses on the pre- and post-retirement needs of individuals, better equipping Beggs to transform the retirement planning process into a more positive and educational experience for his clients. The CRPC® curriculum emphasizes the importance of understanding each client's individual financial situation, and then analyzing his or her related needs and identifying investment opportunities that will best meet those needs.

Beggs attended the Allegany Community College of Maryland and the University of Pittsburgh in Johnstown. He holds the Financial Industry Regulatory Authority (FINRA), Series 6, 7, 26, 63 and 66 securities registrations as well as Life, Accident & Health and Property & Casualty insurance licenses. Beggs has over eighteen years experience in the financial services and insurance industries.

About the CRPC® Program

Graduates of the CRPC® Program must complete a specialized independent study course that provides a general foundation for giving retirement planning advice to clients. The course covers key issues that occur throughout all phases of retirement planning. The designation is awarded to students after they successfully complete the course, pass a proctored final examination, and sign a code of ethics commitment and declaration form. CHARTERED RETIREMENT PLANNING COUNSELORSM and CRPC® are registered service marks of the College for Financial Planning®.

About F.N.B. Wealth Management:

Founded in 1999, F.N.B. Wealth Management has \$3 billion in assets under management. F.N.B. Wealth Management includes First National Trust Company, First National Investment Services Company, LLC, and F.N.B. Investment Advisors, Inc. It operates from fourteen regional offices located throughout Pennsylvania and Eastern Ohio.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$8.4 billion as of December 31, 2008. F.N.B. Corporation is a leading provider of

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F.N.B. Wealth Management

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commercial and retail banking, leasing, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, Regency Finance Company and Bank Capital Services Corporation. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania, Tennessee, and Florida.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB". Investor information is available on F.N.B. Corporation's Web site at

www.fnbcorporation.com.

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