

FOR IMMEDIATE RELEASE

(Thursday, November 1, 2012)

The Board of Directors of FNB, Inc. has declared a regular semi-annual dividend of \$.50 per share and a special dividend of \$.10 per share, payable to shareholders of record November 16, 2012. The dividend is payable December 1, 2012.

FNB, Inc. is the parent company for The First National Bank of Dennison and TuscValley Financial, Inc. The First National Bank of Dennison has offices in Dennison, Dover, Gnadenhutten and New Philadelphia. TuscValley Financial, Inc. operates a consumer finance company at 111 Front Avenue, SE in New Philadelphia.

Questions about the news release should be directed to Blair Hillyer, President at 740-922-2532.