

FOR IMMEDIATE RELEASE
Friday, March 18, 2011

FNB, Inc., Parent Company of The First National Bank of Dennison and Tuscvally Financial, Inc. in New Philadelphia held its Annual Meeting of Shareholders on Friday, March 18, 2011, at its Gnadenhutten Office.

Chairman Blair Hillyer reported to shareholders that year-end assets climbed to \$180-million from \$168.7-million the year before. Earnings for the same period declined from \$1.90 per share to \$1.71 per share. Hillyer said the decline was caused by historically low interest rates, a lack of new loan demand and significantly higher FDIC insurance and regulatory costs. He noted that loan losses were much lower in 2010, but cautioned that the recession isn't over yet for many banks. He also warned the shareholders that passage of the Dodd-Frank Bill by Congress has the potential to be very damaging to community banks.

Four directors were re-elected to a 3-year term on the Board of Directors of FNB, Inc. They are Michael C. Oberholzer of Dennison, a businessman and insurance consultant; James M. Carrothers of Dennison, an attorney with the law firm of Stephenson, Stephenson and Carrothers in New Philadelphia; Greg L. DiDonato of Dennison, executive director of OMEGA and owner of the Trainmaster Inn in Dennison and Brad L. Hillyer of Dennison, an attorney with the law firm of Connolly, Hillyer, Lindsay and Ong, Inc. in Uhrichsville.

Questions about the news release should be addressed to Blair Hillyer at 740-922-2532. Thank you.