

FOR IMMEDIATE RELEASE

Saturday, March 16, 2013

FNB, Inc., parent company of The First National Bank of Dennison and TuscValley Financial, Inc. in New Philadelphia, held its Annual Meeting of Shareholders on Friday, March 15, 2013, at its Gnadenhutten Office.

Chairman Blair Hillyer reported to shareholders that year-end assets climbed to \$210.1- million, up from \$198.6-million the year before. Hillyer attributed this growth to customers seeking the safety and service of a locally-owned community bank and activity in the area from the gas and oil boom. Earnings per share increased from \$1.88 in 2011 to \$2.03 in 2012, an increase of 7%. Hillyer credited excellent secondary market mortgage income, better loan quality and the improving economy as drivers of the results.

He noted challenges for the Company in 2013, including implementation of the Dodd-Frank rules, and very low interest rates which continue to reward borrowers but punish savers. He also reminded shareholders that 2013 is the 80<sup>th</sup> anniversary of The First National Bank of Dennison.

Four directors were re-elected to a 3-year term on the Board of Directors of FNB, Inc. They are Joseph Martinelli of Dennison, owner of Joseph Martinelli Building and Remodeling in Dennison; Douglas Peterman of New Philadelphia, President of Peterman Plumbing and Heating, Inc. in Dover; Lawrence Mosher of Dover, Executive Vice President and COO of FNB, Inc. and The First National Bank of Dennison; and William Ferris of New Philadelphia, President of Ferris Chevrolet Buick Cadillac Toyota in New Philadelphia.

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