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FNB, Inc.

# Press Release

## FNB, Inc. Announces New Board Member

Keith A. Willoughby CPA, CVA has been elected to the Board of Directors of FNB, Inc. and The First National Bank of Dennison. The announcement was made by Blair Hillyer, Chairman of the Board of FNB, Inc. Mr. Willoughby replaces Michael C. Oberholzer, who retired from the Board after 25 years of service.

Keith is one of the initial founders of Willoughby & Company, Inc. a local accounting firm. He focuses his practice in taxation, auditing, business consulting, business valuation, and technology consulting. In 1994, Keith graduated magna cum laude from the University of Akron with a Bachelor's of Science in Accounting. He was licensed as a Certified Public Accountant in 1996.

Keith is a member of the American Institute of Certified Public Accountants, the Ohio Society of Certified Public Accountants, and the National Association of Certified Valuation Analysts.

Keith, his wife Amy and daughter Kaylee reside near Dennison, Ohio. Keith is the past treasurer and current board member of the Muskingum Lakes Chapter of the American Red Cross, board member of the Buckeye Career Center Foundation and member and past president of the New Philadelphia Kiwanis Club.

Chairman Hillyer commented, "We are delighted to have Keith join our Company. His accounting experience and overall knowledge of the area business community will enhance the growth of our Company."

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.

