

FNB Financial Services, LP
Form 424B2
January 03, 2017

PROSPECTUS SUPPLEMENT

Filed Pursuant to Rule 424(b)(2)

(To Prospectus Dated September 29, 2015)

Registration Nos. 333-207190 & 333-207190-01

FNB FINANCIAL SERVICES, LP

\$500,000,000

SUBORDINATED TERM NOTES AND DAILY NOTES

Pursuant to the prospectus, FNB Financial Services, LP is offering up to Five Hundred Million Dollars (\$500,000,000) aggregate principal amount of its nonnegotiable subordinated term, daily and special daily notes (the New Notes), which are fully and unconditionally guaranteed by F.N.B. Corporation, (the Company). Renewals of Notes issued by the Company prior to 2005 and still outstanding carry the same interest rates as their corollary New Notes.

The following annual interest rates are applicable to both New Notes and Outstanding Notes effective JANUARY 1, 2017.

| | ANNUAL INTEREST RATE | ANNUAL PERCENTAGE YIELD |
|--|-------------------------------------|--|
| Subordinated Daily Notes | 0.70% | 0.70% |
| Subordinated Special Daily Notes MINIMUM BALANCE \$25,000.00 | 1.20% | 1.21% |
| Subordinated JUMBO Daily Notes MINIMUM BALANCE \$100,000.00 | 1.45% | 1.46% |
| Subordinated Term Notes | | |
| 3 Month | 1.10% | 1.10% |
| 6 Month | 1.25% | 1.27% |
| 9 Month | 1.30% | 1.31% |
| 12 Month | 1.40% | 1.41% |
| 15 Month SPECIAL | 1.65% | 1.66% |
| 18 Month | 1.60% | 1.61% |
| 21 Month | N/A | N/A |
| 24 Month | 1.70% | 1.71% |
| 27 Month SPECIAL | 2.00% | 2.02% |
| 30 Month | 2.00% | 2.02% |
| 36 Month | 2.35% | 2.37% |
| 48 Month | 2.85% | 2.88% |
| 60 Month SPECIAL | 3.25% | 3.29% |
| 84 Month | 3.25% | 3.29% |

120 Month

SPECIAL

4.25%

4.32%

This Prospectus Supplement is dated JANUARY 1, 2017.