

FNB Financial Services, LP
Form 424B2
January 04, 2016

PROSPECTUS SUPPLEMENT

Filed Pursuant to Rule 424(b)(2)

(To Prospectus Dated September 29, 2015)

Registration No. 333-207190

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, 2016.**

	ANNUAL INTEREST RATE	ANNUAL PERCENTAGE YIELD
Subordinated Daily Notes	0.60%	0.60%
Subordinated Special Daily Notes	1.10%	1.10%
MINIMUM BALANCE \$25,000.00		
Subordinated JUMBO Daily Notes	1.35%	1.36%
MINIMUM BALANCE \$100,000.00		
Subordinated Term Notes		
3 Month	1.00%	1.00%
6 Month	1.15%	1.15%
9 Month	1.20%	1.21%
12 Month	1.30%	1.31%
15 Month	SPECIAL	1.66%
18 Month	1.50%	1.51%
21 Month	N/A	N/A
24 Month	1.60%	1.61%
27 Month	SPECIAL	2.02%
30 Month	SPECIAL	2.27%
36 Month	2.25%	2.27%
48 Month	2.75%	2.78%
60 Month	3.00%	3.03%
84 Month	SPECIAL	3.55%
120 Month	SPECIAL	4.32%

This Prospectus Supplement is dated JANUARY 1, 2016.