

FNB CORP/FL/
Form 424B2
January 03, 2011

PROSPECTUS SUPPLEMENT
(To Prospectus Dated October 21, 2010)

Filed Pursuant to Rule 424(b)(2)
Registration No. 333-170070

FNB FINANCIAL SERVICES, LP
\$350,000,000

SUBORDINATED TERM NOTES AND DAILY NOTES

Pursuant to the prospectus, FNB Financial Services, LP is offering up to Three Hundred Fifty Million Dollars (\$350,000,000) 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, 2011.**

| | ANNUAL INTEREST RATE | ANNUAL PERCENTAGE YIELD |
|---|-------------------------------------|--|
| Subordinated Daily Notes | 1.50% | 1.51% |
| Subordinated Special Daily Notes MINIMUM BALANCE \$25,000.00 | 2.00% | 2.02% |
| Subordinated JUMBO Daily Notes MINIMUM BALANCE \$100,000.00 | 2.25% | 2.27% |
| Subordinated Term Notes | | |
| 3 Month | 1.90% | 1.91% |
| 6 Month | 2.00% | 2.02% |
| 9 Month | 2.10% | 2.12% |
| 12 Month | 2.25% | 2.27% |
| 15 Month | 2.35% | 2.37% |
| 18 Month | 2.50% | 2.52% |
| 21 Month | N/A | N/A |
| 24 Month | 2.75% | 2.78% |
| 27 Month | 2.90% | 2.93% |
| 30 Month | 3.00% | 3.03% |
| 36 Month | 3.25% | 3.29% |
| 48 Month | 3.50% | 3.55% |
| 60 Month SPECIAL | 4.00% | 4.06% |
| 84 Month | 4.50% | 4.58% |
| 120 Month | 4.50% | 4.58% |

This Prospectus Supplement is dated JANUARY 1, 2011.