

SECURITIES AND EXCHANGE COMMISSION

FORM 424B2

Prospectus filed pursuant to Rule 424(b)(2)

Filing Date: **2006-01-05**
SEC Accession No. **0000950152-06-000065**

([HTML Version](#) on secdatabase.com)

FILER

FNB CORP/FL/

CIK:**37808** | IRS No.: **251255406** | State of Incorp.:**FL** | Fiscal Year End: **1231**
Type: **424B2** | Act: **33** | File No.: **333-124121-01** | Film No.: **06512062**
SIC: **6021** National commercial banks

Mailing Address
*F.N.B. CORPORATION
ONE F.N.B. BOULEVARD
HERMITAGE PA 16148*

Business Address
*F.N.B. CORPORATION
ONE F.N.B. BOULEVARD
HERMITAGE PA 16148
724-981-6000*

FNB Financial Services, LP

CIK:**1314381** | IRS No.: **342027567** | State of Incorp.:**DE** | Fiscal Year End: **1231**
Type: **424B2** | Act: **33** | File No.: **333-124121** | Film No.: **06512061**
SIC: **6199** Finance services

Mailing Address
*103 FOULK ROAD
SUITE 202
WILMINGTON DE 19803*

Business Address
*103 FOULK ROAD
SUITE 202
WILMINGTON DE 19803
(302) 691-6337*

FNB FINANCIAL SERVICES, LP
\$350,000,000
SUBORDINATED TERM NOTES AND DAILY NOTES

F.N.B. CORPORATION
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"). FNB Financial Services, LP is also offering to exchange the Company's currently outstanding term and daily subordinated notes, or the "Outstanding Notes," for corresponding New Notes pursuant to the Prospectus and an accompanying Letter of Transmittal (the "Exchange Offer"). The Company is no longer offering Outstanding Notes, and reserves the right to redeem Outstanding Notes which are not exchanged for corresponding New Notes. Holders of Outstanding Daily Notes will no longer be permitted to add to the outstanding principal balance of such Notes. Any Outstanding Notes that are not exchanged will remain outstanding, and may be renewed or redeemed in accordance with their terms.

The following annual interest rates are applicable to both New Notes and Outstanding Notes effective JANUARY 3, 2006

Subordinated Daily Notes	3.50 %
Subordinated Special Daily Notes	4.30 %
MINIMUM BALANCE \$25,000.00	
Subordinated Term Notes	
3 Month	3.80 %
6 Month	4.00 %
9 Month	4.30 %
12 Month	4.60 %
15 Month	SPECIAL 5.00 %
18 Month	4.70 %
21 Month	N/A
24 Month	4.75 %
27 Month	SPECIAL 5.00 %
30 Month	4.80 %
36 Month	4.85 %
48 Month	4.90 %
60 Month	5.10 %
84 Month	5.20 %
120 Month	5.20 %

This Prospectus Supplement is dated JANUARY 3, 2006.