

Edgar Filing: FNB CORP/FL/ - Form 424B2

FNB CORP/FL/
Form 424B2
November 28, 2001

November 27, 2001

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

RE: Filing of Prospectus Supplement
Pursuant to Rule 424;
Registration #333-38370

Gentlemen:

Pursuant to the provisions of Rule 424(b)2 of the Rules and Regulations under the Securities Act of 1933, as amended, we enclose for filing the following copy of the Prospectus Supplement dated November 28, 2001, with respect to the above Registration Statement.

In accordance with Rule 424(c), only the Prospectus Supplement is being filed because it will be attached to a form of Prospectus that previously has been filed. The Prospectus Supplement includes a cross reference on the cover thereof to the date of the related Prospectus.

Very truly yours,

F.N.B. Corporation

/s/John D. Waters

John D. Waters
Vice President and
Chief Financial Officer

JDW/dg
Misc\misc\01\JDWsecexchVI
Enclosures

PROSPECTUS SUPPLEMENT
(To Prospectus Dated June 13, 2000)

F.N.B. CORPORATION

\$250,000,000

OF

SUBORDINATED TERM NOTES AND DAILY NOTES

The following interest rates are applicable effective November 28, 2001:

ANNUAL
INTEREST RATE

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Subordinated Daily Notes	-----	4.00%
Subordinated Special Daily Notes (1):		n/a
Subordinated Term Notes		
3 Month		4.10%
6 Month		4.20%
9 Month		4.28%
12 Month		4.33%
15 Month		n/a
18 Month		4.52%
21 Month		n/a
24 Month		4.67%
27 Month		n/a
30 Month		4.72%
36 Month		4.76%
48 Month		4.81%
60 Month		4.86%
84 Month		4.91%
120 Month		5.01%

(1) FNB has discontinued the offer and sale of Special Daily Notes.

This Prospectus Supplement is dated November 28, 2001

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djs

21-Nov-01