

FNB CORP/FL/  
Form 424B2  
May 01, 2006

**PROSPECTUS SUPPLEMENT  
(To Prospectus Dated August 19, 2005)**

**Filed Pursuant to Rule 424(b)(2)  
Registration No. 333-122244**

**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 MAY 1, 2006**

**Subordinated Daily Notes** 4.00%

**Subordinated Special  
Daily Notes** 4.75%  
**MINIMUM BALANCE  
\$25,000.00**

**Subordinated Term Notes**

3 Month		4.40%
6 Month		4.60%
9 Month		4.75%
12 Month		5.00%
<b>15 Month</b>	<b>SPECIAL</b>	<b>5.25%</b>
18 Month		4.95%
21 Month		N/A
24 Month		5.00%
	<b>SPECIAL</b>	
<b>27 Month</b>	<b>MINIMUM \$5,000</b>	<b>5.50%</b>
30 Month		5.00%
	<b>SPECIAL</b>	
<b>36 Month</b>	<b>MINIMUM \$5,000</b>	<b>6.00%</b>
48 Month		5.30%

60 Month	5.30%
84 Month	5.30%
120 Month	5.30%

**This Prospectus Supplement is dated MAY 1, 2006.**