

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%
15 Month SPECIAL	5.25%
18 Month	4.95%
21 Month	N/A
24 Month	5.00%
SPECIAL	
27 Month MINIMUM \$5,000	5.50%
30 Month	5.00%
SPECIAL	
36 Month MINIMUM \$5,000	6.00%
48 Month	5.30%

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

This Prospectus Supplement is dated MAY 1, 2006.