#### WURSTER GALE E

Form 4

January 10, 2006

## FORM 4

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

Issuer

17.4216

January 31, 2005

0.5

Estimated average burden hours per

**OMB APPROVAL** 

response...

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES** 

Form 5 obligations may continue. See Instruction

Check this box

if no longer

subject to

Section 16.

Form 4 or

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

FNB CORP/FL/ [FNB]

Symbol

1(b).

Stock (1)

(Print or Type Responses)

**WURSTER GALE E** 

1. Name and Address of Reporting Person \*

			TND CORT/TL/ [TND]				(Check all applicable)					
(Last) (First)  1039 HIGHLAND ROAD			(Month	3. Date of Earliest Transaction (Month/Day/Year) 01/06/2006				Director 10% Owner X Officer (give title Other (specify				
(Street)				4. If Amendment, Date Original Filed(Month/Day/Year)			Applic _X_ Fe	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				
	SHARON,	PA 16146						Form filed by More than One Reporting Person				
(City) (State) (Zip) <b>Table I - Non-Derivative</b> S							ecurities Acquired, Disposed of, or Beneficially Owned					
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	4. Securities AdorDisposed of (D) (Instr. 3, 4 and	)	d (A) or	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
	Common Stock							3,895.7667	D			
	Common Stock (1)	01/06/2006		S	4,716.9571	D	\$ 17.4216	0	D			
	Common Stock (2)							4,088.4792	I	By Trust (401k Plan)		
	Common Stock (1)	01/06/2006		S	4,517.8286	D	\$ 17.4216	0	D			
	Common	01/06/2006		S	4,300	D	\$	0	D			

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Dr.Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Granted 1/22/2001)	\$ 10.44					(3)	01/22/2011	Common Stock	2,163
Stock Options (Granted 01/20/2002)	\$ 12.94					(3)	01/20/2012	Common Stock	4,462
Stock Options (Granted 01/20/2003	\$ 13.75					(3)	01/20/2013	Common Stock	7,064
Common Stock Equivelant	\$ 17.5					<u>(5)</u>	<u>(6)</u>	Common Stock	149.1861

# **Reporting Owners**

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
WURSTER GALE E 1039 HIGHLAND ROAD SHARON, PA 16146			VP/Assistant Secretary				

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## **Signatures**

/s/ Gale E. 01/10/2006 Wurster

\*\*Signature of
Reporting Person

## **Explanation of Responses:**

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Date

- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Award of stock pursuant to the F.N.B. Corporation 2001 Incentive Plan. The stock award is fully vested and is immediately available.
- (2) Represents employer matching contributions pursuant to exempt 401(k) Plan.
- (3) Options are fully vested and are available for immediate exercise.
- (4) Represents credit under a supplemental retirement plan for employer matching stock contributions which reporting person receives upon retirement.
- (5) Upon entitlement to amounts under exempt 401(k) Plan.
- Not applicable; represents credit under supplemental retirement plan for employer matching stock contribution which reporting person was prevented from receiving under exempt 401(k) plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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