

Subject Company: United National Bancorp  
Commission File No. 000-16931

The following is a letter sent from James E. Rohr, Chief Executive Officer of  
The PNC Financial Services Group, Inc. to employees of United National Bancorp:

[Letterhead of James E. Rohr, Chief Executive Officer of The PNC Financial  
Services Group, Inc.]

August 2003

Dear United National Employee:

All of us at The PNC Financial Services Group are delighted about the plans to  
combine our organizations.

We admire the fine reputation you earned in your communities as a result of your  
commitment to excellence in customer service. That fits well with PNC's business  
philosophy and provides what I believe is a tremendous opportunity to make this  
a very positive move for your customers and for the entire region.

Over the next several months, representatives of PNC will be working closely  
with a team from United National to plan for our future. This spirit of  
cooperation has enabled us to successfully complete many mergers. We have found  
that by working together we can minimize disruptions during the transition and  
maximize the benefits for the customer over the long term.

While we await various approvals, you may have questions about PNC. Enclosed are  
some materials to familiarize you with our company.

We're excited about the opportunity we have to build on our strengths and create  
greater success across our combined organization.

Sincerely,

/s/ Jim Rohr

#### PROXY STATEMENT/PROSPECTUS INFORMATION

The PNC Financial Services Group, Inc. and United National Bancorp will be  
filing a proxy statement/ prospectus and other relevant documents concerning the  
merger with the United States Securities and Exchange Commission (the "SEC"). WE  
URGE INVESTORS TO READ THE PROXY STATEMENT/ PROSPECTUS AND ANY OTHER DOCUMENTS  
TO BE FILED WITH THE SEC IN CONNECTION WITH THE MERGER OR INCORPORATED BY  
REFERENCE IN THE PROXY STATEMENT/ PROSPECTUS, BECAUSE THEY WILL CONTAIN  
IMPORTANT INFORMATION. Investors will be able to obtain these documents free of

charge at the SEC's web site ([www.sec.gov](http://www.sec.gov)). In addition, documents filed with  
the SEC by The PNC Financial Services Group, Inc. will be available free of  
charge from Shareholder Services at (800) 982-7652. Documents filed with the SEC  
by United National Bancorp will be available free of charge from Shareholder  
Relations at (908) 429-2406.

The directors, executive officers, and certain other members of management of  
United National Bancorp may be soliciting proxies in favor of the merger from  
its shareholders. For information about these directors, executive officers, and  
members of management, shareholders are asked to refer to United National  
Bancorp's most recent annual meeting proxy statement, which is available on  
United National Bancorp's web site and at the addresses provided in the  
preceding paragraph.