



FOR IMMEDIATE RELEASE

First National Bank Introduces Mobile Deposit
Depositing Checks by Phone Expands Customer Convenience

Hermitage, PA – December 20, 2012 – First National Bank of Pennsylvania has announced an exciting enhancement to their already popular Mobile Banking service. Mobile Banking customers now have the added convenience of Mobile Deposit. The new Mobile Deposit service allows customers to deposit a check into their account by utilizing an FNB Mobile App feature and taking a picture of the front and back of a check.

“Our investment in Mobile Deposit is one more example of how we’re using technology to lead the way in the financial services industry,” says Vincent J. Delie, Jr., CEO of First National Bank of Pennsylvania. “Mobile Deposit meets the changing needs and preferences of customers who prioritize convenience. We’re one of a select number of banks in our market to offer the service.”

More than 30,000 customers currently utilize FNB’s Mobile Banking service, which was introduced in June 2012, and that number is increasing steadily each month. In addition to the free downloadable app, customers can conduct Mobile Banking via a mobile browser or text messaging.

In 2013, First National Bank plans to further enhance Mobile Banking by introducing customized account alerts and extending PopMoney’s person-to-person payment capability, making it even easier for parents to send money to kids at school, pay the babysitter, or send money to family and friends for any reason.

Online Banking customers will also benefit from an interactive budget center and a single-view financial dashboard, both of which will simplify personal financial management.

To learn more about Mobile Banking with First National Bank, visit www.fnb-online.com/mobile.
To learn more about Online Banking with First National Bank, visit www.fnb-online.com/onlinebanking.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 240 full-service locations in Pennsylvania, Ohio and West Virginia. First National Bank has been recognized as a winner of six 2011 Greenwich Excellence in Banking Awards in the categories of Small Business Banking and Middle Market Banking, awards presented solely on the basis of client satisfaction. Member FDIC.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$12.0 billion. F.N.B. Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, Regency Finance Company and F.N.B. Commercial Leasing. It also operates consumer finance offices in Kentucky and Tennessee.

MEDIA CONTACT: Kathy Hammons 724.983.3303 Cell: 724.699.0449 Hammons@fnb-corp.com



First National Bank

FOR IMMEDIATE RELEASE

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's SmallCap 600 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Investor information is available on F.N.B. Corporation's Web site at www.fnbcorporation.com.

###

MEDIA CONTACT: Kathy Hammons 724.983.3303 Cell: 724.699.0449 Hammons@fnb-corp.com