



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Adds New Features to Mobile and Online Banking Services

Customized Alerts, Interactive Budget Center and Financial Dashboard Expand Customer Options

Hermitage, PA – April 3, 2013 – First National Bank of Pennsylvania has announced the addition of even more options to their already popular Mobile and Online Banking services. Mobile Banking customers now have the added convenience of customized account alerts, while Online Banking customers will benefit from an interactive budget center and a single-view financial dashboard, both of which will simplify the management of household finances.

Newly introduced [account alerts](#) create a convenient system to help customers more effectively manage their finances. Customers can personalize alerts to be sent to their mobile phone. A low balance alert can help customers avoid overdrawing their accounts, while an excess balance alert can act as a reminder to transfer funds into a higher rate account. Customers can personalize a number of other security alerts and account notifications.

First National Bank's newly enhanced Online Banking service offers two new features to simplify the management of personal finances. An intuitive [budget center](#) uses daily account activity to guide customers in creating a household budget and to simplify expense tracking. A single-view [financial dashboard](#) provides easy access to 90% of the most commonly used online banking functions.

First National Bank's newest Mobile and Online Banking upgrades follow other recent feature enhancements. In December 2012, First National Bank introduced [Mobile Deposit](#), FNB's equivalent of remote deposit capture. Mobile Deposit 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.

More than 40,000 customers currently utilize the [FNB Mobile Banking app](#), 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 2011, First National Bank introduced an upgraded Bill Pay service that included transfers between FNB accounts and accounts at other financial institutions, as well as person-to-person payments.

First National Bank will continue to use technology to expand convenient and secure banking options for customers. Later this year, the Bank plans to extend Popmoney's person-to-person payment capability to Mobile Banking, 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.

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.

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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 2012 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, Ohio and West Virginia, 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.

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.

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