



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Taps Hays to Lead Consumer Banking Efforts in Cleveland

Experienced Local Joins FNB Leadership Team as Regional Banking Executive

Cleveland, Ohio – July 24, 2013 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the recent hiring of Todd L. Hays as Regional Banking Executive for First National Bank's Cleveland Region. In this role, Hays will be responsible for leading First National Bank's retail banking efforts in the Greater Cleveland metropolitan area.

Regarding the appointment, F.N.B. Corporation President and CEO Vincent J. Delie, Jr. states, "Todd Hays is a key management hire with significant consumer banking experience. He will be a great resource as we continue to build out our team in the Greater Cleveland area."

Hays adds, "First National Bank adheres to a local decision-making model that makes sense for clients. I look forward to supporting the FNB team's commitment to sophisticated product offerings and an exceptional client experience."

Prior to joining First National Bank, Hays served for 14 years with KeyBank, most recently as Senior Vice President and District Retail Leader with overall responsibility for 83 retail branches in the Greater Cleveland area. During his tenure with KeyBank, Hays held similar roles in Eastern and Central Ohio. Previously, he served with National City Bank and Star Bank, both in Columbus, Ohio.

Hays earned a BA in Business Administration from Wittenberg University in Springfield, Ohio. Additionally, he is a graduate of the University of Virginia's CBA Graduate School of Retail Banking. Currently, he serves as a member of the Urban League of Greater Cleveland, Koinonia Homes, the Copley Athletic Association and the National Conference for Community and Justice.

F.N.B. Corporation's expansion in Cleveland will be accelerated by the Company's anticipated merger with PVF Capital Corp., the parent company of Park View Federal Savings Bank, which has 16 banking offices in the Cleveland Metropolitan Statistical Area. The transaction is scheduled to close in the fourth quarter of 2013, subsequent to shareholder approval. Additionally, First National Bank recently announced plans to establish [regional headquarters](#) in downtown Cleveland at the prominent 55 Public Square building.

About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 250 full-service locations in Pennsylvania, Ohio, Maryland 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.

About F.N.B. Corporation

[F.N.B. Corporation](#) (NYSE: FNB), headquartered in Hermitage, Pennsylvania, is a regional diversified financial services company operating in six states and three major metropolitan areas including Pittsburgh, PA, where it holds the number three retail deposit market share, Baltimore, MD,

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and Cleveland, OH. The Company has total assets of \$12.4 billion (including the recently completed acquisition of Annapolis Bancorp, Inc.) and more than 250 banking offices throughout Pennsylvania, Ohio, West Virginia and Maryland. F.N.B. provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network which is led by its largest affiliate, First National Bank of Pennsylvania. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, asset based lending, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. F.N.B.'s wealth management services include trust, asset management, private banking and insurance. The Company also operates Regency Finance Company, which has more than 70 consumer finance offices in Pennsylvania, Ohio, 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. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation web site at www.fnbcorporation.com.

ADDITIONAL INFORMATION ABOUT THE MERGER AND WHERE TO FIND IT

F.N.B. Corporation will file a registration statement on Form S-4 with the SEC. The registration statement will include a proxy statement/prospectus and other relevant documents relating to the merger.

SHAREHOLDERS OF PVF CAPITAL CORP. ARE ADVISED TO READ THE PROXY STATEMENT/PROSPECTUS WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

The proxy statement/prospectus and other relevant materials (when they become available), and any other documents F.N.B. Corporation and PVF Capital Corp. have filed with the SEC, may be obtained free of charge at the SEC's website at www.sec.gov. In addition, investors and security holders may obtain free copies of the documents F.N.B. Corporation has filed with the SEC by contacting James Orie, Chief Legal Officer, F.N.B. Corporation, One F.N.B. Boulevard, Hermitage, PA 16148, telephone: (724) 983-3317, and free copies of the documents PVF Capital Corp. has filed with the SEC by contacting Jeffrey N. Male, Secretary, PVF Capital Corp., 30000 Aurora Road, Solon, OH 44139, telephone: (440) 248-7171.

F.N.B. Corporation and PVF Capital Corp. and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from PVF Capital Corp. shareholders in connection with the proposed merger. Information concerning such participants' ownership of PVF Capital Corp. common shares will be set forth in the proxy statement/prospectus relating to the merger when it becomes available. This communication does not constitute an offer of any securities for sale.

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