



Pethel to Spearhead First National Bank's Cleveland Expansion
Joins FNB Leadership Team as Regional President

Cleveland, OH – September 17, 2013 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the recent hiring of Boyd K. Pethel as Market Executive and President of First National Bank's Cleveland Region. Pethel will be responsible for integrating First National Bank's successful cross-functional business model and for developing business opportunities in the greater Cleveland area.

Regarding the appointment, F.N.B. Corporation President and CEO Vincent J. Delie, Jr. stated, "Boyd Pethel is an exceptional leader, and his Corporate Banking experience in the Cleveland business community is well-recognized. We're confident in his ability to drive results and lead FNB's expansion in the greater Cleveland area."

Pethel referenced the benefits of FNB's signature cross-functional approach, which brings together commercial banking, retail banking and wealth management services. "FNB has a tremendous track record of serving all of its clients' needs. The idea that we can bring this strategy to the Cleveland business community is something that is exciting for the entire FNB management team."

Pethel's Cleveland experience includes his role as Manager of Corporate Banking for National City Bank. More recently, he served as Head of Commercial Banking for PNC Bank in Southeast Michigan. He earned an MBA in Finance from the Boler School of Business at John Carroll University in University Heights, Ohio, in addition to a Bachelor of Science Degree from Denison University in Granville, Ohio.

Hiring Pethel is one more step toward FNB's expansion in the greater Cleveland area, a strategy that was initiated in February 2013 with FNB's announcement to acquire PVF Capital Corp., parent company of [Park View Federal Savings Bank](#) (PVF). Pending shareholder approval, the October 12 closing will give First National Bank a total of 19 banking offices in the greater Cleveland area, as well as a Cleveland MSA deposit market share that is expected to reach a top 15 spot.

In July, FNB further illustrated its interest in the city of Cleveland when it announced plans to establish a [regional headquarters](#) at the prominent 55 Public Square building. It is anticipated that FNB's regional headquarters will initially house more than 40 financial professionals. A full-service branch located on the building's first floor will provide convenient banking services for business and personal clients.

Pethel's leadership role in Cleveland will be supported by [Todd L. Hays](#), who recently joined FNB as Retail Banking Executive; Hays has significant consumer banking experience and most recently served with KeyBank in Cleveland as District Retail Leader with responsibility for 83 retail branches in the greater Cleveland area.



First National Bank

FOR IMMEDIATE RELEASE

Leading FNB's Wealth Management efforts in the greater Cleveland area will be Financial Advisor Gregory R. Robb. Robb has more than 20 years of industry experience, most recently serving with KeyBank's Wealth Management Group in the Greater Ohio Region. FNB continues to assemble an experienced team of financial experts to serve the needs of clients in the greater Cleveland area.

First National Bank's expansion in Cleveland mirrors the Company's successful efforts to grow market share in other major metropolitan markets.

Photo of Boyd Pethel available.

Contact Kathy Hammons, Manager, Communications & Public Relations
724-983-3303 or hammons@fnb-corp.com

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 and Cleveland, OH. The Company has total assets of \$12.6 billion 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 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.

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



FOR IMMEDIATE RELEASE

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.

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