**FOR IMMEDIATE RELEASE**

# First National Bank Introduces Popmoney Instant Payments

*Industry Leading Technology Provides Ultimate Payment Convenience for FNB Customers*

**Hermitage, PA – December 17, 2013** – First National Bank of Pennsylvania recently announced that it is one of the first banks in the country, and the first bank in Pennsylvania, to introduce Popmoney® Instant Payments, a new feature within the Popmoney personal payment service that allows FNB online banking customers with an FNB debit card to transfer money in real time to other people.

Popmoney, a Fiserv product which FNB has offered since 2012, allows FNB customers to quickly and easily request money or send payments using the recipient's email address, mobile phone number or bank account information. Customers will now have the convenience of sending money immediately, without the need for cash or the traditional delays associated with other forms of money movement, such as check or ACH and without the hassle and expense of a wire transfer.

FNB customers enrolled in Popmoney will see a new instant payment option within Online Banking when entering a payment to an eligible recipient. The new instant payment option leverages the customer's debit card to increase the speed of the payment, therefore requiring the sender and recipient of Popmoney Instant Payments to have a debit card in the STAR® or Accel™ network to take advantage of this service. This new feature further reinforces FNB's commitment to investing in technology to add value to customer relationships. In April of this year, First National Bank significantly enhanced both its Mobile and Online Banking services.

"First National Bank will continue to aggressively invest in technology to improve the delivery of our products and services," notes Samuel Kirsch, SVP of Electronic Delivery. "We already match services offered by some of the largest financial institutions in the nation, and we will continue to use leading edge technology to meet the rapidly evolving needs of our current customers and to attract new customers."

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

**About First National Bank of Pennsylvania**

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 265 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 $13.4 billion and more than 265 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

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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.

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