



First National Bank

FOR IMMEDIATE RELEASE

**First National Bank Announces Plans for Innovative Banking Center**

*State College Location to Modernize Customer Experience for Next Generation of Banking Customers*

**PITTSBURGH, PA – May 14, 2015** – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today plans to bring an innovative new banking center to 366 E. College Avenue in State College in the Fall of 2015. Based on extensive research and collaboration with students at the Penn State Smeal College of Business, the banking center will be specially designed to engage customers through an experience tailored to their unique financial needs and preferences.

First National Bank is actively partnering with Penn State's Management 496 class to create the ideal student banking experience, including branch design and marketing strategies. The location will leverage interactive technology and a sleek, modern layout to better facilitate customer conversations and opportunities to provide valuable education around personal finance. The concepts generated from this collaboration with students will also influence future branch design and delivery channel strategies for First National Bank.

"Branch banking will continue to evolve to adapt to changing client preferences," said Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation and CEO of First National Bank. "We are excited to include our future client base, the students, in the process as we evaluate innovative options for our next generation technology and banking centers."

The input provided by the students will also help determine the optimal way to incorporate First National Bank's technology into the banking experience. This includes the Bank's comprehensive suite of online and mobile banking services, including mobile deposit and an interactive online budgeting center, Apple Pay™, a growing network of Intelligent ATMs and other emerging platforms.

Kevin Hernandez, a Penn State student in the Management 496 class, commented on the value the project provided for both students and the Bank, "Working with First National Bank gave our team the real hands-on experience of working with a client face-to-face to provide input on something that is valuable to them. Working with C-level executives has helped prepare us for the real world when we have to collaborate with a team that is bringing new opportunities to their company. Presenting our results was most rewarding, and I am excited to see how our research and consulting really plays into the next step of their process."

Gus Colangelo, Assistant Professor of Management, added, "As you can see through the work we have done with First National Bank, MGMT496 provides students with an opportunity to work on real-world problems with actual clients; a Management practicum of sorts. Over the years we have had success with a variety of corporate and University projects, and I continue to be impressed with the quality of results and recommendations made by the student teams."

Additional details on the branch concept will follow closer to the location's grand opening.

**About First National Bank of Pennsylvania**

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 280 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. First

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National Bank has been recognized as a winner of two [2013 Greenwich Excellence in Banking Awards](#), including Overall Client Satisfaction in Small Business Banking Treasury Management 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 Pittsburgh, Pennsylvania, is a diversified financial services company operating in six states and three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. The Company has total assets of \$16.3 billion and more than 280 banking offices throughout Pennsylvania, Maryland, Ohio and West Virginia. 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, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, international banking, business credit, 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](http://www.fnbcorporation.com).

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