



First National Bank

FOR IMMEDIATE RELEASE

First National Bank to Offer Apple Pay™
Adds Innovative Payments Technology to Mobile Banking Capabilities

PITTSBURGH, PA – January 20, 2015 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), will make Apple Pay™ available to customers beginning in the first quarter of 2015. Apple Pay will enable customers to easily make secure mobile payments with their First National Bank debit card. The new service adds leading-edge payments technology to the Bank's robust online and mobile banking options.

Apple Pay allows users to make purchases with just the touch of a finger at hundreds of thousands of stores. Payments are secure and private. Each card added to Apple Pay is assigned a unique, encrypted Device Account Number, so actual credit or debit card numbers are never shared with merchants or transmitted with payments.

"At First National Bank, we continuously invest in technology, enhancing our product offering to provide customers with convenience and security," said Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation and CEO of First National Bank. "With Apple Pay, we will expand our state-of-the-art online and mobile banking offering to incorporate the latest in payments solutions while keeping customer security a top priority."

First National Bank customers already have access to a leading mobile banking app, F.N.B. Direct, which allows customers to pay bills and to deposit checks by taking pictures using the smartphone camera. F.N.B. Direct and Apple Pay complement First National Bank's comprehensive online banking platform, which includes an intuitive budget center as well as a number of other necessary banking functions.

Apple Pay works with iPhone® 6, iPhone 6 plus or Apple Watch™ in stores accepting contactless payments. Purchases can be made within participating apps on iPhone 6, iPad Air® 2, and iPad mini™ 3.

Apple, the Apple logo, iPhone, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay, Apple Watch and iPad mini are trademarks of Apple Inc.

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 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 \$15.8 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

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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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