



First National
Insurance Agency

FOR IMMEDIATE RELEASE

First National Insurance Agency Expands Commercial and Employee Benefits Business in Pittsburgh

Five New Hires Add Expertise Serving Upper Middle Market Clients

PITTSBURGH, PA – June 29, 2015 - First National Insurance Agency, LLC, a subsidiary of F.N.B. Corporation (NYSE: FNB) and an affiliate of First National Bank, announced today the hiring of five experienced insurance professionals from a large regional financial services organization. These new hires, to be based in Pittsburgh, PA, represent a strategic expansion of the Agency's capacity to serve the particular employee benefits, commercial property and casualty insurance needs of First National Bank clients.

Joining First National Insurance Agency are: Marty Muchnok, Senior Vice President and Managing Director of Property and Casualty; Marc Casciani, Vice President of Risk Management and Risk Architect; David ("Butch") Kriger, Jr., Sales Executive and Commercial Lines Producer; James L. Fawcett III, Sales Executive and Employee Benefits Producer; and Joanne Berwick, Account Executive, Employee Benefits.

"We are excited to welcome this team of premier producers to First National Insurance Agency. They bring significant large account expertise and knowledge of the upper middle market which is consistent with our focus and commitment to client satisfaction," said Dwight "Whitey" Kollmeier, President of First National Insurance Agency.

Marty Muchnok, Senior Vice President and Managing Director of Property and Casualty, will leverage his nearly 26 years of experience attracting, retaining and developing relationships with large commercial accounts to drive revenue growth and overall results for the Agency's commercial lines of business. Muchnok earned his bachelor's degree in Finance from Duquesne University. He and his family reside in Gibsonia, PA.

Marc Casciani, Vice President of Risk Management and Risk Architect, will be responsible for new business development and client loyalty. He has more than 22 years of diverse insurance and sales experience, directing operational and revenue strategies with significant impact on productivity, client acquisition and client retention. He holds multiple degrees, including bachelor's and master's degrees in Mechanical Engineering from The Pennsylvania State University and a Master of Business Administration in Strategy from the Katz Graduate School of Business at the University of Pittsburgh. Casciani is active in the local community as a school board director for the Pine-Richland school district. He and his family reside in Wexford, PA.

David "Butch" Kriger, Jr., Sales Executive and Commercial Lines Producer, most recently served as a Commercial Lines Account Executive and possesses experience with a broad array of business insurance and risk management products. He graduated from Grove City College with a bachelor's degree in Business Management, and resides in Cranberry Township, PA.

James L. Fawcett, III, joins First National Insurance Agency as Sales Executive and Employee Benefits Producer, responsible for designing and implementing value-based benefit programs and funding strategies to mitigate risk for middle market size companies. He has eight years of experience in employee benefits administration. He earned his Bachelor of Arts in Communications from Thiel College. Fawcett currently resides in Wexford, PA, and actively

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supports the community as a local high school football coach and through special projects and events.

Joanne Berwick, Account Executive, Employee Benefits, has nearly 26 years of customer service and administrative experience, and holds a bachelor's degree in Communications from California University of Pennsylvania. She is a resident of Cranberry Township, PA.

About First National Insurance Agency

First National Insurance Agency, LLC, an independent agent and broker, is one of the largest insurance agencies in Pennsylvania. The Agency provides innovative solutions that focus on reducing the total risk exposure for businesses and individuals. First National Insurance Agency, LLC is an affiliate of First National Bank of Pennsylvania and a subsidiary of F.N.B. Corporation (NYSE : FNB). Questions about risk management strategies and insurance needs can be directed to 1-800-252-4850.

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, including 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.

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