



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Announces Significant Technology Enhancements to the Retail Delivery Experience

Initial Phase Will Leverage Innovation to Integrate Physical and Electronic Delivery Channels

PITTSBURGH, PA – January 19, 2016 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today a new innovative approach to its retail delivery strategy. The first phase of the new approach will include a series of technology-based initiatives designed to integrate FNB’s physical and e-delivery channels for a more seamless banking experience.

The innovative solutions, to be rolled out in the first half of 2016, will include an upgraded mobile banking platform, fleet of new Intelligent Teller Machines and a new product branding initiative that incorporates digital interactions in FNB branch locations and FNB’s website, fnb-online.com.

“While client preferences continue to shift towards technology for the processing of transactions, the physical branch and person-to-person consultation will continue to be vital components of the banking relationship. The most successful customer experience is one in which traditional and digital channels align to strengthen and enhance each other,” said Vincent J. Delie, Jr., President and Chief Executive Officer of F.N.B. Corporation and First National Bank.

He added, “At First National Bank, we are bringing the traditional branch platform together with the latest technology so our customers receive a consistently exceptional experience whether they choose to bank in the branch, online or via mobile. This evolving clicks to bricks strategy will be a driving force in our retail delivery channel moving forward.”

The first phase of First National Bank’s clicks to bricks strategy will include the following 2016 initiatives:

Upgraded Mobile Capabilities

- Updates to the **Mobile Banking FNB Direct App** introduce instant access to account balances, the ability to make Popmoney® person-to-person payments within the mobile App and customized, actionable alerts which provide insight into current account activity. The updated mobile App is more fully-integrated with FNB Online Banking and fnb-online.com, incorporating the Bank’s unique “Help Me Decide” tool to enable customers to select and submit an application for an appropriate deposit account directly from their mobile device. FNB also introduced tablet Apps for both Apple and Android devices.
- A new **mobile App for FNB’s commercial banking clients** will provide another convenient channel for account access and will give clients the opportunity to perform key banking functions, including the review and approval of ACH transactions initiated by their teams, on the go. FNB’s commercial banking App will launch in the Spring of 2016.
- Later this year, FNB will roll out additional mobile enhancements related to **controls and security**, permitting customers to turn their debit cards on and off, set spending limits and put restrictions on usage based on geographic location.

Evolving In-Branch Experience

- FNB will revolutionize account selection through the installation of new **digital in-branch kiosks** and QR code-enabled product packaging. A touchscreen will allow customers to

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compare accounts side-by-side or to take a brief, self-guided digital review to determine the best FNB checking account for their needs. Each account is represented by a box featuring a QR code that can be scanned at the kiosk or on a personal device. The code links to dynamic, customer-friendly content about that account's features, details and technology, providing enhanced transparency for more successful account choices and a unique banking experience users can actually see, touch and feel. The kiosks will be unveiled in Central Pennsylvania in February 2016, with plans for expansion across FNB's markets.

- FNB will celebrate the grand opening of its **innovative banking center** on College Avenue in State College, PA, in Spring 2016. Designed through extensive collaboration with the Management 496 class at Penn State's Smeal College of Business, the center leverages a modern layout, innovative technology and a specially-skilled team to provide a more consultative financial experience. The students helped design the facility and informed decisions around FNB's technology strategy and delivery, developing a model that will serve as an incubator for future innovation. The Bank plans to engage graduate business students in the Consulting Field Project course at the University of Pittsburgh's Joseph M. Katz Graduate School of Business in a similar project in 2016.

New Service Channels

- After the conversion of Metro Bancorp, Inc., FNB will add a fleet of **16 Intelligent Teller Machines (ITMs)** to its growing network of more than 400 ATMs. These units, which are among the most sophisticated in the industry, will add convenience and an alternative service channel for customers across Central Pennsylvania. Through the ITMs, a team of specialized tellers will assist customers with a large majority of their retail banking transactions electronically, via video chat, outside of traditional branch hours. The machines also will feature enhanced ATM capabilities such as remote deposit and the option to cash checks down to the penny. The ITMs will be available in the Spring of 2016.

FNB will begin to deploy its new retail experience through the planned merger with Metro Bancorp, Inc. in February 2016. Additional details on the initiatives listed above will be released as they are implemented. For a video previewing the additions to FNB's comprehensive suite of leading-edge technology, visit fnb-online.com/innovation.

About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has more than 300 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia (including the proposed merger with Metro Bancorp, Inc). In addition to a comprehensive suite of traditional banking products and services, the Bank also provides a full range of online and mobile banking solutions for consumer and business clients. First National Bank has been recognized repeatedly as a best place to work in Pittsburgh, Pennsylvania, its headquarters city.

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. F.N.B. has total pro-forma assets (with the proposed merger of Metro Bancorp, Inc.) of \$19.8 billion and more than 300 banking offices throughout Pennsylvania, Maryland, Ohio and West

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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. F.N.B. 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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