



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Among First Banks Nationwide to Join Zelle NetworkSM
FNB to Provide Fast, Safe Person-to-Person Payments

PITTSBURGH, PA – June 12, 2017 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE:FNB), today announced that it will be one of the first banks nationwide to offer customers *ZelleSM*, a fast, safe person-to-person (P2P) payments solution.

Customers of banks on the *Zelle Network* can easily send and receive money using just a recipient's email address or mobile phone number. *Zelle* enables funds to move directly from one U.S. bank account to another, with funds typically available within minutes. FNB customers benefit from FNB's security and fraud protection because transfers are conducted within the Bank's secure online and mobile banking channels.

"FNB has one of the most comprehensive digital product sets in the industry, and we are proud to enhance it even further with the latest in payments technology," said Vincent J. Delie, Jr., President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "By offering *Zelle* through our online and mobile banking channels, we will deliver the speed and seamless experience customers expect, along with the security and convenience of working with their bank."

Lou Anne Alexander, Group President Payments at Early Warning added, "FNB is a proven innovator, and we are pleased to have a bank with their experience deploying leading-edge technology on board for the first wave of the *Zelle* launch."

FNB customers will have access to *Zelle* via FNB Online Banking as well as the FNB Direct Mobile Banking App by early 2018. The feature-rich FNB Direct app gives customers the ability to review account activity, check balances instantly, make mobile deposits, turn their FNB Debit Card on and off with CardGuardSM, transfer funds, pay bills, find FNB locations and more. FNB Direct can be used by any FNB Online Banking customer and is free to install. It is available for download with Touch ID in the Apple App Store. FNB Direct is also available in the Google Play store. Message and data rates from mobile carriers may apply. System availability and response time are subject to market conditions.

The *Zelle Network* connects the nation's leading financial institutions, enabling more than 86 million mobile banking consumers to send fast person-to-person payments to nearly anyone with a U.S. bank account.

About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has more than 400 full-service locations in Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina. 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

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F.N.B. Corporation (NYSE:FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in eight states. FNB holds a significant retail deposit market share in attractive markets including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of \$30 billion, and more than 400 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina.

FNB 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. FNB's wealth management services include asset management, private banking and insurance. The Company also operates Regency Finance Company, which has more than 75 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 MidCap 400 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 website at www.fnbcorporation.com.

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