



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Hires Barbara Cottrell as Director of Corporate Compliance

PITTSBURGH, PA – July 11, 2017 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE:FNB), has announced the hiring of Barbara Cottrell as Senior Vice President, Director of Corporate Compliance.

Based in Pittsburgh, PA, Cottrell manages a team responsible for ensuring FNB's adherence to all applicable consumer related laws, rules and regulations. She also oversees coordination of the Company's Community Reinvestment Act (CRA) strategies, including fair lending and affirmative credit programs, community development and compliance with technical requirements of the CRA.

Previously a Senior Vice President at Bank of America, Cottrell has more than 22 years of financial services experience, having served in roles in consumer compliance, change management, marketing, operations, technology and commercial banking.

"We are confident that the caliber of experience Barbara brings to FNB further positions us for success as we continue to strategically invest in our compliance and CRA lending efforts," said Thomas Whitesel, Chief Risk Officer for F.N.B. Corporation.

Cottrell earned her Bachelor of Science in Social Science from Penn State University before receiving a Master of Science in Public Relations and Advertising from Texas Christian University and Master of Art in Dispute Resolution from Southern Methodist University.

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

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 metropolitan 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

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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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