



F.N.B. Corporation

FOR IMMEDIATE RELEASE

F.N.B. Corporation Redefines Banking with Innovative, New Website Experience

PITTSBURGH, PA – February 3, 2020 – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, recently launched a newly redesigned website (www.FNB-Online.com), with innovative capabilities and enhancements such as a state-of-the-art financial shopping experience, personalized consultation, a robust knowledge and education center and much more. The new website is the most recent component of FNB's ongoing Clicks-to-Bricks strategy, which is meant to provide customers with a consistent and convenient banking experience by integrating the mobile, online and in-branch channels into a seamless banking experience.

The redesigned website, the “Clicks” portion of the strategy, is mobile optimized and combines ease of use with a modern online shopping experience to provide a powerful new way to research, shop and open financial service products online. The site is divided into three core areas – Consumer Banking, Business Banking and a virtual Solutions Center that digitally mimics the in-branch Solutions Centers.

Some of the new consumer features include:

- Filtering by product feature to help find the right solution to meet a specific need
- Shopping and opening accounts online with a simplified checkout process that bundles products in a shopping bag
- Browsing product information and watching product videos on the new digital Solutions Center
- Shopping for products based upon a customer's specific financial goals or life events, such as planning for retirement or purchasing a home
- Researching a wealth of financial topics and useful articles in the new Knowledge Center
- Scheduling an appointment to meet with an FNB representative in person or over the phone

The new site also features expanded Insurance, Wealth Management, Private Banking, Investments and Brokerage sections to provide information to support customers' overall financial health.

For businesses, many of the above features are also available within the “Business” tab on the new site. The website has been expanded to provide large and small businesses with the detailed product and service information needed to make informed decisions to better shape their companies' financial future.

“FNB's new website is unlike any other bank website because it incorporates elements of a traditional retail shopping experience, transforming how we bring products and services to our clients and prospective customers,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “We developed the redesigned website platform to address our customers' evolving banking needs, while delivering a simplified and personalized experience.”



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FNB's online and mobile banking channels utilize advanced artificial intelligence, quantitative modeling and analytics to present customers with customized recommendations and information. The Company continuously invests in its digital platforms, back office data hub and physical branch network to provide a more fully integrated customer experience. These investments demonstrate FNB's commitment to transparency, innovation and the financial well-being of its customers.

To experience everything the new website has to offer, including a unique shopping feature, individualized content and demonstrations of how FNB's robust suite of products and services can meet your financial needs, visit www.FNB-Online.com.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia. FNB's market coverage spans several major metropolitan areas including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; Washington, D.C.; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of nearly \$35 billion and approximately 370 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, government 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 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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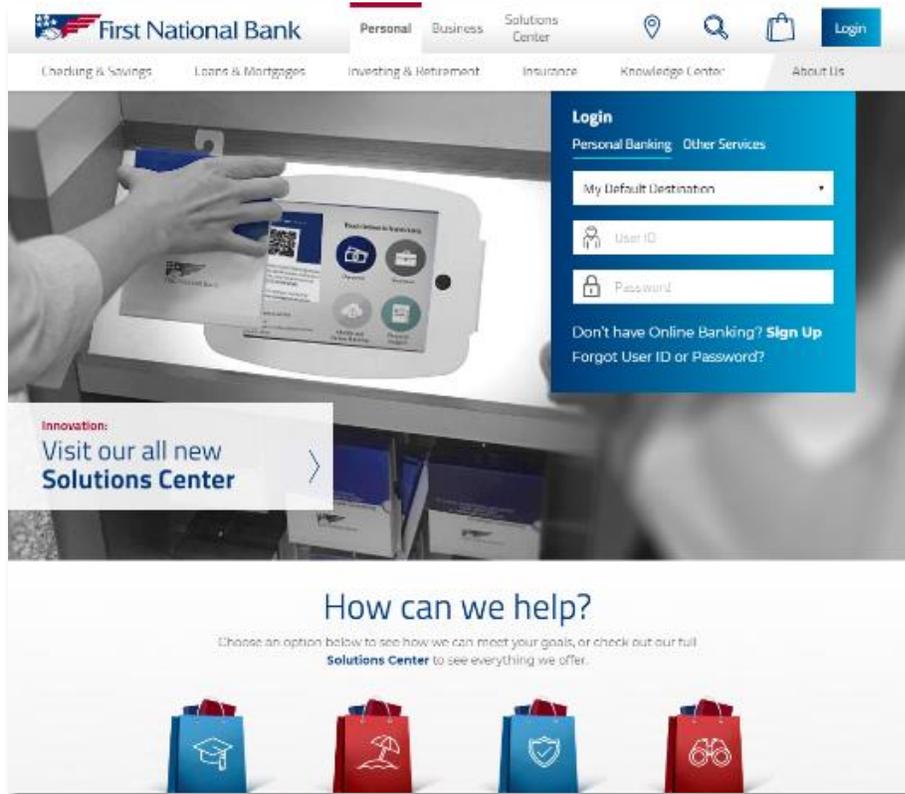
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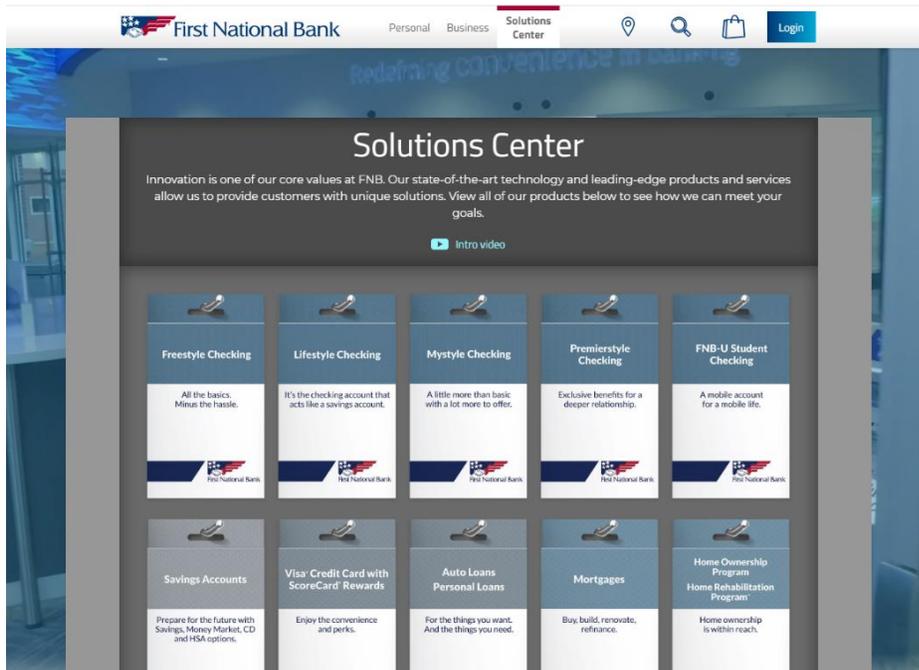


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Screenshot of the new Personal homepage of the redesigned website (www.fnb-online.com/personal).



Screenshot of the new Solutions Center homepage of the redesigned website (www.fnb-online.com/solutions-center).