



F.N.B. Corporation

FOR IMMEDIATE RELEASE

F.N.B. Corporation Announces Additional Support for Customers and Businesses Affected by COVID-19

PITTSBURGH, PA – March 23, 2020 – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, today announced additional measures it has implemented to further support customers who are experiencing financial hardships as a result of the COVID-19 coronavirus.

“This is an unprecedented time for our nation and our industry. Our mission has always been to improve the life of those in the communities we serve. Now more than ever, we must work together to provide support to those impacted by this public health crisis,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Customers who are facing financial difficulty should contact us so we can help navigate through the financial uncertainty they may be experiencing during this time.”

Individuals and businesses facing financial difficulties related to COVID-19 are encouraged to contact their local banker or the FNB Customer Service Center at 1-800-555-5455 to discuss their individual circumstances and potential solutions available to them. FNB is offering several programs to support customers who are directly impacted. All programs are subject to bank approval, are effective immediately and will continue through April 17, 2020, (subject to extension or reevaluation at that time).

- **Consumer Loans, Mortgages, Auto Loans and Lines of Credit:** FNB is prepared to handle requests for relief, including 90-day interest only payment options or a 90-day deferral of payments, as well as suspending new foreclosures and new repossessions of automobiles for those directly impacted by COVID-19.
- **Consumer Banking:** Late fees for consumer loan products, ATM fees, and overdraft fees may be refunded upon request from impacted customers who are experiencing hardship.
- **Commercial Banking:** FNB is providing 90-day interest only and deferral payments for those impacted in addition to providing lines of credit for working capital necessary to sustain business during this crisis.
- **Small Business Banking:** To alleviate the financial burden facing small business customers, FNB is offering 90-day interest only and deferral payments for those impacted, and the simplification of procedures to speed up modification processes and restructuring, among other measures.
- **Small Business Administration:** FNB is offering assistance through more formal programs like the Small Business Administration (SBA) disaster relief assistance program and will work with our clients to participate in potential programs currently under development by the SBA.

FNB also encourages customers to take advantage of its online and mobile tools and technologies to make banking more convenient during this time. Customers can leverage the Bank’s technology solutions to:

- Access accounts to see transactions, balances and other important account details.
- Deposit checks into their account through their mobile phone.



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- Transfer funds between accounts.
- Make payments using Bill Pay.
- Send money to virtually anyone they know in the U.S. using Zelle®.
- Control their FNB Debit Cards with CardGuard™.
- Access cash at any of FNB's 550+ conveniently located ATMs with the ability to make check and cash deposits without an envelope.

To find the most up-to-date information regarding FNB's response to the coronavirus, including branch hours and additional measures the Bank is taking, please visit our website at <https://www.fnb-online.com/landing/covid-19>.

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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