



NEWS RELEASE

First National Bank Doubles its ATM Presence in Ohio through Expanded Partnership with Cardtronics and GetGo

FNB Has Branded 49 Allpoint ATMs at GetGo Locations across Northeast Ohio

PITTSBURGH, PA, and HOUSTON, TX, November 2, 2020 — First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), Cardtronics, the world's largest ATM owner and operator, and GetGo have announced an expanded partnership deploying FNB branding on 49 Cardtronics-owned Allpoint ATMs located in GetGo stores across Northeast Ohio.

Building on FNB's long-standing partnership with Cardtronics, the expanded branding agreement enables FNB to double its ATM presence in Ohio, enhancing its network of more than 80 ATMs and nearly 30 branches with increased access to cash services. The Allpoint ATMs at GetGo stores provide customers with access to surcharge-free transactions, including withdrawals, transfers, and balance inquiries.

"We have had significant success serving our consumer, small business and commercial banking clients in the Cleveland area. This partnership further improves our delivery channel and affirms our commitment to continued expansion in the region," said Barry Robinson, Chief Consumer Banking Officer for First National Bank. "Added to our physical network and digital tools, these convenient ATMs provide Ohio customers with greater access to FNB services than ever before, positioning us to deliver consistent service while accommodating a wide range of customer preferences."

GetGo is a convenience store chain owned and operated by Giant Eagle, Inc., one of the nation's largest food retailers and distributors. According to Jannah Jablonowski, GetGo Spokesperson, "We are pleased to partner with First National Bank and Cardtronics to provide our Northeast Ohio guests with excellent service and convenient banking access."

The Cardtronics ATM branding program provides financial institutions like FNB with immediate scale and brand visibility in key markets in the U.S. Through its extensive partnership with the best-known names in retail, including GetGo, Cardtronics provides financial institutions with convenient location access to serve customers with day-to-day banking services, including fee-free cash access.

"FNB has been a tremendous partner of Cardtronics, leveraging our ATM network to expand its reach beyond its existing branches and provide increased surcharge-free access to customers where they shop and live. This new agreement is a testament to both the value of ATM branding and the strong partnership established over the years among our three companies," said Carter Hunt, Cardtronics Managing Director of North America."

To find an FNB branch or ATM, including at GetGo locations in Ohio, use the ATM and Branch Locator at fnb-online.com.

About Cardtronics (Nasdaq: CATM)

Cardtronics is the trusted leader in financial self-service, enabling cash transactions at over 285,000 ATMs across 10 countries in North America, Europe, Asia-Pacific, and Africa. Leveraging our unmatched scale, expertise, and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to drive growth, in-store traffic, and retail transactions. Financial services providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand, and through Cardtronics' Allpoint Network, the world's largest surcharge-free ATM network, with over 55,000 locations. As champions of cash, Cardtronics converts digital currency into physical cash, driving



payments choice for businesses and consumers alike. To learn more about Cardtronics, visit www.cardtronics.com follow us on LinkedIn and Twitter.

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 more than \$37 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina and Virginia.

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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Cardtronics Media Contact:

Lisa Albiston, 832-308-4000
corporatecommunications@cardtronics.com

FNB Media Contact:

Jennifer Reel, 724-983-4856, 724-699-6389 (cell)
reel@fnb-corp.com

Cardtronics Investor Relations:

Brad Conrad, 832-308-4000
ir@cardtronics.com

FNB Analyst/Institutional Investor Contact:

Matthew Lazzaro, 724-983-4254, 412-216-2510 (cell)
lazzaro@fnb-corp.com

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