



## NEWS RELEASE

### **First National Bank Partners with PAI and Royal Farms to Enhance Market Presence in Its Mid-Atlantic Region**

*New Partnership Agreement Increases FNB's Total ATM Network by Over 30 Percent*

**PITTSBURGH, PA, January 15, 2021** — First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), Payment Alliance International (PAI) and Royal Farms have announced a new partnership agreement deploying more than 190 FNB-branded PAI ATMs in 93 Royal Farms convenience stores throughout Maryland and in the Baltimore and Washington, D.C., metropolitan areas. These machines increase FNB's multi-state ATM network by more than 30 percent.

Building on FNB's strategy to enhance its market presence, the agreement enables the Company to connect cash distribution services with a robust online and mobile banking offering, providing convenient access to essential banking products and services throughout a broader geographic region. In addition to withdrawals, transfers and balance inquiries, several of the Royal Farms FNB ATMs will also feature check and cash depositing capabilities to provide customers with even greater flexibility and convenience.

"We continually take steps to optimize our banking channels, and view ATM service as an efficient way to supplement our branches and digital tools to add value for our customers," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "This partnership agreement increases our penetration in communities and urban neighborhoods across Maryland and in the Baltimore and D.C. metropolitan markets, delivering much-needed access to impactful banking services at convenient physical locations."

"As the largest privately held ATM portfolio management company in the U.S., we assist a wide range of financial institutions and companies to provide cash access to their customers wherever they are. This partnership allows First National Bank to increase its physical ATM presence to better meet the current and future financial needs of its client base," said Jeffery B. Keith, Chief Operations Officer for PAI.

Frank Schilling, Marketing and Merchandising Director at Royal Farms added, "We are always looking for new ways to improve the customer experience, especially in our home state, and this partnership accomplishes that. We appreciate the opportunity to work with FNB and PAI in providing convenient banking access to our guests."

The FNB-branded ATMs are expected to be operational beginning in February 2021. This new partnership, which builds on FNB's [recent announcement](#) that it doubled its ATM presence in Ohio, increases FNB's total ATM count to nearly 800 machines, part of an expansive physical network including hundreds of branches operating in seven states and the District of Columbia. To find an FNB branch or ATM, use the ATM and Branch Locator at [fnb-online.com](http://fnb-online.com).



**About Payment Alliance International, Inc.**

Payment Alliance International (PAI) is the nation's largest, privately-held provider of ATMs, offering ATM portfolio management tools and services, including transaction processing, bank sponsorship, maintenance, cash-in-transit (CIT) servicing and the company's market-leading portfolio management toolset PAI Reports for more than 90,000 ATMs. PAI's portfolio management tools offer customers the most visibility and control to maximize ATM portfolio effectiveness and profitability. For more information, please visit [gopai.com](http://gopai.com).

**About Royal Farms:**

Royal Farms is a renowned operator of fast and friendly neighborhood convenience stores with more than 240 locations throughout Maryland, Delaware, Virginia, Pennsylvania, and New Jersey. Since 1959, Royal Farms has been satisfying the mid-Atlantic area's hunger for real fresh food served real fast. The Royal Farms Kitchen is well known for its Always Fresh, Never Frozen World-Famous Royal Farms Chicken that is lightly breaded and pressure-cooked in Trans Fat Free cooking oil to golden brown perfection. Royal Farms Western Fries are hand-cut from fresh Idaho potatoes, hand-breaded, and cooked right in store. Most locations are open 24 hours, 365 days a year. Royal Farms was awarded "...best fast food fried chicken..." by *Food & Wine magazine*. For more information about Royal Farms, visit: [www.royalfarms.com](http://www.royalfarms.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 more than \$37 billion and approximately 350 banking offices with operations throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Virginia and the District of Columbia.

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](http://www.fnbcorporation.com).

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First National Bank

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