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First National Bank Expands in Charleston with Branch at Freshfields Village Builds on Regional Presence with New Full-Service Branch and Adds ATMs in Charleston International Airport

CHARLESTON, SC – May 17, 2021 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced its continued expansion in Charleston, SC, with an innovative branch at Freshfields Village, an open-air shopping and dining experience at the crossroads of Kiawah Island, Seabrook Island and Johns Island. FNB also deployed four ATMs in Charleston International Airport.

The new Freshfields Village location is FNB's third retail branch in the Charleston area. Along with the airport ATMs, the location builds on the Company's successful expansion strategy, which leverages a strong commercial banking presence and investments in technology to deliver a premium, full-service customer experience. By the end of 2021, FNB has plans to have five retail branch locations in the market in addition to its downtown regional hub.

"The exceptional team we have brought together in Charleston, coupled with prime retail locations, will enable us to continue to successfully execute on our expansion strategy in this dynamic market," said Vincent J. Delie Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We have already experienced considerable growth in the Lowcountry over the last several years and are proud to further our commitment to the local community."

Since entering the region in 2017, FNB has established significant commercial banking and wealth management operations along with a retail network serving Charleston and upstate South Carolina. The Company was recently named a <u>South Carolina Top Workplace</u> based on employee feedback.

Leonard "Len" L. Hutchison, III, Regional Market Executive and President of FNB's Charleston and South Carolina markets, added, "FNB has established itself as a fixture in the Charleston community. The continued expansion of our physical network supplements our high-touch approach and even better equips our product specialists and bankers to deliver the full breadth of our comprehensive consumer banking, commercial banking and wealth management solutions."

Located at 398 Freshfields Drive, Johns Island, SC, FNB's new office utilizes a modern concept branch design. Branch features include an ATM with TellerChat, which allows clients to use video chat technology to conduct transactions with a representative during extended hours, as well as a remote drive up ATM for added convenience. In addition, customers are able to shop and learn more about products and services using touchscreens and FNB's interactive Solutions Center kiosk, which can also be explored online using the Solutions Center e-store.

Customers and community members are invited to visit the Freshfields Village branch to experience FNB's comprehensive products and solutions, including personal and business banking, wealth management, private banking and insurance services. Office hours are Monday to Thursday from 9:00 AM - 5:00 PM and Friday from 9:00 AM - 6:00 PM. Plans for a ribbon-cutting and grand opening celebration will be communicated at a later date.

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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 \$38 billion and nearly 340 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Washington, D.C. 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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