



First National Bank

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First National Bank Announces Additional Products and Solutions to Address Homeownership and Financial Independence in Vulnerable Communities
Includes Closing Cost Assistance Program, Easy Access Online Mortgage Portal and No-Overdraft Checking

PITTSBURGH, PA – June 17, 2021 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has recently enhanced its product offering with a series of solutions that are specially designed to support financially vulnerable communities. The additions, which include a closing cost assistance program, online mortgage portal and no-overdraft checking account, are designed to expand FNB’s reach, improve access and encourage homeownership and financial independence for historically underserved consumers throughout its footprint.

“Homeownership brings significant benefits, both for families and for the communities where they live,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Our goal is to provide consumers with additional products and resources to overcome challenges, manage their finances more effectively and accelerate their ability to buy a home.”

To address a common financial barrier to homeownership, FNB recently introduced **closing cost assistance** in urban markets where it identified significant need. FNB provides up to \$2,500 toward closing costs for borrowers who have low and moderate income or are purchasing a home in a low- to moderate-income (LMI) or predominantly minority community. Available through the Bank’s proprietary Home Ownership and Home Improvement and Rehabilitation Programs, which feature lower credit requirements and 100 percent financing, the closing cost credit eliminates or substantially reduces up-front costs to make homeownership more attainable for first-time buyers and families who may not otherwise be able to buy a home.

FNB also is focused on ensuring all of its customers have convenient access to information, products and services, regardless of their location. The Bank recently launched a **fully digital home mortgage experience** for customers who prefer digital, self-service tools. Using a secure online portal, customers now can easily obtain preapproval for FNB mortgage products, including its proprietary affordable homeownership and improvement programs. When customers are ready to formally apply, they can upload and sign documents, track their application’s progress from submission through close and choose when they want to engage a loan officer for assistance, all from their digital devices.

Because homeownership is deeply connected to financial wellness, FNB additionally strives to ensure traditionally underserved customers have knowledge and tools to better manage their banking and be able to purchase a home. Using [Help Me Decide](#), an interactive tool that matches customers to FNB solutions, individuals can view informational video content and ultimately sign up for an account that best suits their unique situation and needs — including FNB’s **no-overdraft checking account, eStyle**, which is specifically designed to enable customers to avoid overdraft fees entirely.¹ Today, eStyle is FNB’s second most popular

¹ FNB will decline or return transactions when a customer does not have sufficient funds available in his/her account to cover a transaction but cannot prevent the account from being overdrawn. If the account is overdrawn, the customer will not be charged an overdraft fee. The customer is responsible for any transactions that overdraw the account and for returning the account to a positive balance.



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account, reinforcing the value of giving customers the choice of products that are tailored to their preferences.

In addition to newly specialized products and services, FNB continues to support customers in its LMI and vulnerable communities through measures including:

- A focus on financial education, with guidance on the home mortgage process and ways to effectively prevent account overdrafts — available in branches, online in the [Solutions Center e-Store](#) and through outreach by FNB employees.
- Digital tools, such as an [enhanced website](#) and leading mobile app with customizable alerts and debit card controls, all designed to add transparency, provide balance information and promote positive account management habits.
- The ongoing optimization of its physical network to maximize reach, including through the strategic [expansion of the ATM network](#) to add access in urban markets.

FNB's enhanced solutions are part of the Bank's broader community commitment. In 2020, FNB announced a \$250 million pledge to promote economic investments in underserved communities, building on the millions of dollars the Company has strategically invested in initiatives that stimulate job growth, create affordable housing opportunities and champion overall social and economic development. For more information about the many ways FNB strengthens the regions where it operates, including through homeownership and affordable housing, review the [2021 Corporate Responsibility Report](#).

Closing cost assistance is available in Pittsburgh, PA, Johnstown, PA, Harrisburg, PA, Cleveland, OH, Youngstown, OH, Baltimore, MD, Raleigh, NC, and Charlotte, NC, with plans for additional markets to be considered in the future.

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



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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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