



First National Bank

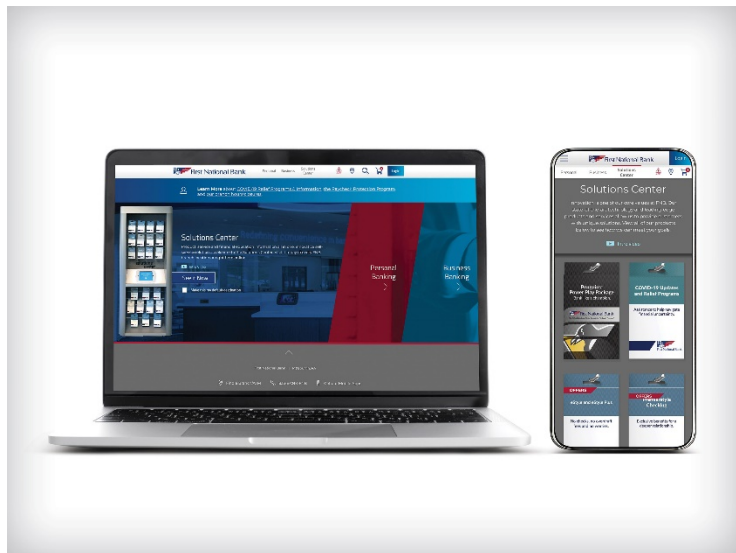
FOR IMMEDIATE RELEASE

## FNB Wins Bank Customer Experience Award

*Clicks-to-Bricks Strategy, including Solutions Center e-Store, Recognized as Best Mobile Experience*

**PITTSBURGH, PA – September 29, 2021** – F.N.B. Corporation (NYSE: FNB) announced that its largest subsidiary, First National Bank, was named the winner in the best mobile experience category as part of the Bank Customer Experience (BCX) Awards. One of only four 2021 winners, FNB joins some of the largest and most renowned financial institutions, globally and in the U.S., in being recognized for its innovative customer experience.

The BCX Awards are presented by Network Media Group to honor the most unique, innovative and pioneering financial institutions and technology providers whose branches and technologies are having the greatest impact on consumers around the world. FNB received the award for its multi-channel Clicks-to-Bricks strategy, which includes a fully digital bank to integrate the in-branch, online and mobile banking experiences. Clicks-to-Bricks provides customers with a personalized shopping experience featuring product recommendations, interactive video content and the ability to apply for loans, deposit accounts and other services online. FNB's significant investments in digital solutions enable the Company to accommodate changes in technology, educate consumers and improve access to financial products and services, including credit.



“Receiving this latest recognition for our world-class mobile platform affirms that our significant investments in technology have resulted in a customer experience that sets FNB apart,” said Samuel D. Kirsch, Chief Digital Officer of First National Bank. “FNB’s [Solutions Center e-Store](#) gives clients the ability to filter and compare accounts, utilize tools to find products that best match their needs and make purchases via a shopping cart. We provide a simplified experience that is unique to banking but similar to other online retail experiences.”

FNB's most recent award builds on extensive third-party recognition it has received for its exceptional customer service and commitment to innovation. For example, the Bank consistently receives top scores for features and innovation among Mid-Atlantic regional banks as part of S&P Global Market Intelligence's annual Mobile Banking Market Report. Additionally, in the 2021 *American Banker/RepTrak* Survey of Bank Reputations, FNB received a top five score for innovation based on non-customers' perceptions of FNB as “innovative, known for being first to market and adapting quickly.”

To learn more about innovation at FNB, visit [fnb-online.com](http://fnb-online.com).



**First National Bank**

**FOR IMMEDIATE RELEASE**

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

###

**Media Contact:**

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

**Analyst/Institutional Investor Contact:**

Lisa Constantine, 412-385-4773  
[ConstantineL@fnb-corp.com](mailto:ConstantineL@fnb-corp.com)