



FOR IMMEDIATE RELEASE

FNB Receives Bank On Certification for eStyle Checking Account
National Certification for Safe, Affordable Accounts Affirms FNB's Commitment to Strengthening Vulnerable Communities

PITTSBURGH, PA – November 15, 2021 – F.N.B. Corporation (NYSE: FNB) announced that its eStyle no-overdraft checking account has received national Bank On certification from the Cities for Financial Empowerment Fund (CFE Fund) for its affordability, high functionality and focus on consumer safety.

With this certification, FNB joins a nationwide effort to ensure that everyone has access to safe and affordable financial products and services. FNB's eStyle Account is one of over 150 accounts that meet or exceed Bank On's rigorous [national standards](#), which identify features that address challenges preventing unbanked or underbanked consumers from opening an account. The more than 25 required features for 2021-2022 include no overdraft fees, low costs and the ability to pay bills and make purchases.

"FNB is continually focused on breaking down the barriers to forming a banking relationship so that we can connect more consumers with products that meet their needs," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We are proud to receive Bank On certification for our eStyle Account as we deliver an experience that inspires confidence and puts more families in our communities in a position to thrive."

FNB launched its eStyle Account to provide a low-cost account that enables customers to avoid overdrafts completely while providing full access to FNB's proven banking services. Additional account features include: a low or no minimum deposit requirement to open; no monthly service charge when certain basic requirements are met; free eStatements; access to FNB's comprehensive network of more than 850 ATMs; and robust online and mobile banking solutions, including customizable alerts, budgeting and credit score management tools. The eStyle Account is available in all of FNB's more than 330 branches, online or via mobile device through the [eStore](#).

"The Cities for Financial Empowerment Fund is delighted to award FNB with national Bank On account certification for its eStyle no-overdraft checking account," said Jonathan Mintz, President and Chief Executive Officer of the Cities for Financial Empowerment Fund. "eStyle offers residents throughout FNB's multi-state footprint who are looking to improve their finances a safe, affordable and truly useful mainstream banking product– this is especially important during COVID-19, as consumers need to access and manage their money both affordably and safely. FNB's offering of this terrific account brings them into the forefront of national banking access efforts, and we thank them."

The Bank On certification builds on FNB's significant commitment to strengthening vulnerable communities throughout its multi-state footprint. In addition to millions of dollars in financial support, the Company has long deployed robust financial education programming, which was designed with input from community development organizations representing a range of



minority and low- to moderate-income groups to best address knowledge gaps and add value for participants. FNB's program is founded on interconnected components, including:

- Interactive modules on a range of vital topics such as “Managing your checking account,” “Building and maintaining good credit” and “Buying your first home,” as well as “Preventing overdraft fees.”
- Financial Insights, a program that connects key financial concepts to real-world scenarios and is available digitally in the [eStore](#), in FNB branches or through classes with various community organizations.
- The [Knowledge Center](#) on FNB's website, which houses content to help consumers and business owners learn about financial topics.

FNB reinforces its educational programming with transparent information about products and services so that consumers can make informed decisions, which is evident in the Company's unique, retail-oriented website. On JUST Capital's 2021 list of America's Most Just Companies, FNB tied for first out of nearly 930 companies for “Transparent Communication,” or transparency in communications about its products and services beyond what is required by law.

As part of its community commitment, FNB also has undertaken multiple initiatives to grow its reach and increase access to financial services and resources. Recent actions include expanding its ATM network in urban and fast-growing markets, including Cleveland, OH, Baltimore, MD, and Raleigh, NC, and adding [specialized solutions](#) to support homeownership and financial independence.

For more information about Bank On, visit [their website](#). To learn more about [eStyle](#), explore the product on FNB's eStore.

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 \$39 billion and more than 330 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.



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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.

About the Cities for Financial Empowerment Fund (CFE Fund)

The CFE Fund supports municipal efforts to improve the financial stability of households by leveraging opportunities unique to local government. By translating cutting edge experience with large scale programs, research, and policy in cities of all sizes, the CFE Fund assists mayors and other local leaders to identify, develop, fund, implement, and research pilots and programs that help families build assets and make the most of their financial resources. The CFE Fund is currently working in over 100 cities and counties, and has disbursed over \$55 million to local governments and their partners to support these efforts. For more information, please visit www.cfefund.org or follow us on Twitter at @CFEFund.

About Bank On

Bank On coalitions are locally-led partnerships between local public officials; city, state, and federal government agencies; financial institutions; and community organizations that work together to help improve the financial stability of unbanked and underbanked individuals and families in their communities. The Bank On national initiative builds on a grassroots movement of over 90 coalitions in cities across the country, offering national account standards, capacity grant support, pilot funding, and a learning community. In addition to connecting unbanked individuals to accounts, Bank On programs raise public awareness, target outreach to the unbanked, and expand access to financial education. Visit www.cfefund.org/bankon for more information, or follow the conversation on Twitter @CFEFund #BankOn.

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