



FOR IMMEDIATE RELEASE

F.N.B. Corporation Introduces Digital Banking Solution for Physicians on eStore
Physicians Can Now Use Digital Channel to Easily Apply for Loans and Deposit Products Using Online and Mobile Tools

PITTSBURGH, PA – January 13, 2022 – F.N.B. Corporation (NYSE: FNB) announced it has launched **Physicians First**, a fully digital program for specialized loan and deposit products for physicians, dentists, veterinarians and other healthcare professionals.

Available online, in-branch and via mobile device through FNB's proprietary [eStore](#), Physicians First provides a bundled suite of digitally accessible solutions that address the personal and professional financial needs of the medical community — all in one place. By utilizing the eStore, FNB enables customers to conduct their banking, complete applications, upload information and schedule appointments with financial professionals online.

With more than 250,000 physicians, dentists and veterinarians in its multi-state footprint and over \$4 billion in new medical student debt created each year, FNB introduced Physicians First based on its significant potential to improve financial outcomes for members of the healthcare industry. The program packages commercial loans, deposit products, mortgages and consumer loans and wealth management services, as well as a new Physicians Education Refinance Loan to pay off medical school loans.

“Physicians First presents an exciting and scalable opportunity to use FNB technology to deepen our client relationships and give busy healthcare professionals tools to save time and achieve their goals,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “We have seen significant growth in our physicians’ loans over the past twelve months and applied our leading digital platform and extensive experience to develop a very unique, efficient way to meet the obvious demand for services that are specialized for these customers’ needs.”

Physicians First packages a range of solutions to accommodate every stage of a doctor's career and life, including:

- Mortgage Solutions: A [specialized mortgage program](#) developed to streamline the homebuying process for interns, residents, fellows and established professionals, with flexible terms based on their unique situation and long-term goals.
- Consumer Banking: A wide range of personal deposit, credit and financial planning products and services, as well as Private Banking and wealth management capabilities for physicians who value an in-depth relationship with a vested partner.
- Business Products and Services: An array of solutions to support growth and success for practices of all sizes, including practice buy-in, equipment financing and leasing and other commercial lending solutions, as well as insurance, cash and treasury management, wealth management and employee benefits.

The Physicians First program was designed to serve professionals with one or more of the following degrees: M.D., D.O., D.D.S., D.V.M., D.M.D. or others that require Doctor of Medicine or substantially similar degrees in the medical sciences. To learn more, visit fnb-online.com/physicians.



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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 \$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.

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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