



FOR IMMEDIATE RELEASE

## **F.N.B. Corporation Continues to Expand Delivery Channel in North Carolina and South Carolina**

*Increases Total ATM Network by More than 30 Percent, Adding Significant Scale and Convenience for Customers*

**PITTSBURGH, PA – November 30, 2022** – F.N.B. Corporation (NYSE: FNB) announced the continued expansion of its physical delivery channel with the addition of nearly 300 new ATM locations in North Carolina and South Carolina. Upon completion, FNB’s overall ATM network will grow by more than 30 percent, with over 1,200 ATMs available throughout the Bank’s multi-state footprint.

The newest ATMs in FNB’s network are featured in high-traffic locations, including Harris Teeter, Spinx convenience stores and other prominent retailers. Nearly 100 new machines in South Carolina and 150 additional locations in North Carolina significantly expand FNB’s geographic coverage while improving its delivery channel throughout the region. Coupled with FNB’s innovative digital solutions, led by its [proprietary eStore®](#), the strategic ATM access is intended to effectively supplement the Company’s branch network and ensure customers have convenient access to cash and banking services.

FNB expects to soon operate more than 100 branches and provide customer access to approximately 450 ATMs in its total network in North Carolina and South Carolina, including the retail locations it will add through its planned acquisition of UB Bancorp.

“A unique combination of physical touchpoints and digital tools provide FNB’s customers with flexibility and choice when it comes to managing all aspects of their banking relationship,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Our ATM strategy and eStore rollout are efficient ways for us to augment our physical delivery channel and increase our reach to serve even more members of our communities in the Carolinas.”

In addition to its expansion in North Carolina and South Carolina, FNB has [doubled its ATM presence in Ohio](#), added approximately 250 ATMs [throughout Maryland](#), Virginia and the Baltimore and Washington, D.C., metropolitan areas, and enhanced its ATM presence in Pittsburgh.

The Company also plans to further increase its ATM network expansion in its Mid-Atlantic Region in the coming months, building on recent strategic growth initiatives [in Virginia and Washington, D.C.](#)

FNB partnered with NCR and Payment Alliance International in the deployment of branded ATMs as part of its overall strategy.

To find a convenient FNB branch or ATM, use the [locator at fnb-online.com](#).

### **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.; Charlotte, Raleigh, Durham and the



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## **F.N.B. Corporation**

Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina; and Charleston, South Carolina. The Company has total assets of nearly \$43 billion and approximately 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).

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