



F.N.B. Corporation Enhances eStore® with New Common Application
FNB Continues to Upgrade Client Experience with a Single Application for Multiple Products, Document Upload Portal and Automated Authentication and Data Prefill Technology

PITTSBURGH, PA – June 8, 2023 – F.N.B. Corporation (NYSE: FNB) has announced the launch of the **FNB eStore® Common** application (**eStore Common** app) as the latest enhancement to its innovative and award-winning digital banking experience. With the **eStore Common** app, FNB aims to be the first bank to offer a single, universal application for almost all its products and services, including the ability to apply for multiple products simultaneously.

Utilizing advanced technology, including artificial intelligence and machine learning, the **eStore Common** app delivers a more efficient and secure application process. In the new experience, FNB requests simple customer information up front, such as a mobile phone number and date of birth. The **eStore Common** app then uses sophisticated data sources to prefill numerous fields, minimize customer keystrokes and significantly reduce the amount of time needed to complete an application. In addition, FNB has significantly enhanced security utilizing out-of-band and biometric technology as well as artificial intelligence.

To streamline the **eStore Common** app application process even further, FNB also has introduced the FNB Document Center. The secure online portal enables customers to upload necessary financial information and documentation in one place, largely eliminating the need to provide paperwork in person.

With these new features in place, FNB continues to advance its omnichannel Clicks-to-Bricks strategy, remaining at the forefront of banking innovation and consistently strengthening customer relationships with solutions based on their needs and preferences.

“Our ongoing investments in **eStore** will continue, with a priority on financial education and on streamlining product recommendations and client interactions,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “With the **FNB eStore® Common** app, we are significantly enhancing our clients’ ability to source loan and deposit products by substantially increasing the speed with which information can be exchanged and applications for multiple products can be submitted.”

Early **eStore Common** app data highlights an up to 23 percent reduction in time spent completing consumer loan applications — with a maximum input time of seven minutes.¹ The time savings increase when customers apply for multiple products. For example, a customer applying for an auto loan and credit card can complete the process in just over four minutes, which is 55 percent less time than is needed to complete the applications individually.

Central to FNB’s digital banking leadership is **eStore**, the Company’s unique, retail-oriented banking experience where customers can shop for products and services, open accounts, apply for loans, schedule an appointment and access financial education resources via their mobile device through [FNB Direct](#), on a computer or in a branch. Recently, FNB earned international recognition for **eStore** and its [Clicks-to-Bricks strategy](#) when it was named a [Model Bank for](#)



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[Omnichannel Retail Delivery](#) by Celent, a leading global research and advisory firm for the financial services industry. In addition, *American Banker* named Delie one of its 2023 Innovators of the Year, highlighting his vision and leadership in the development of **eStore**.

The first phase of the **eStore Common** app project, which is now live, includes consumer loan products. FNB plans to add consumer deposit products prior to the end of 2023, with business products on the roadmap for 2024.

Customers can access the **FNB eStore Common** app by selecting a consumer loan product using **eStore**, adding the product to their shopping cart and then completing the checkout process. To learn more about FNB's omnichannel banking strategy, [visit the Clicks-to-Bricks page](#) at fnb-online.com.

1 For a consumer loan product, excluding mortgages. Does not include document upload time.

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 Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina; and Charleston, South Carolina. The Company has total assets of more than \$44 billion and approximately 350 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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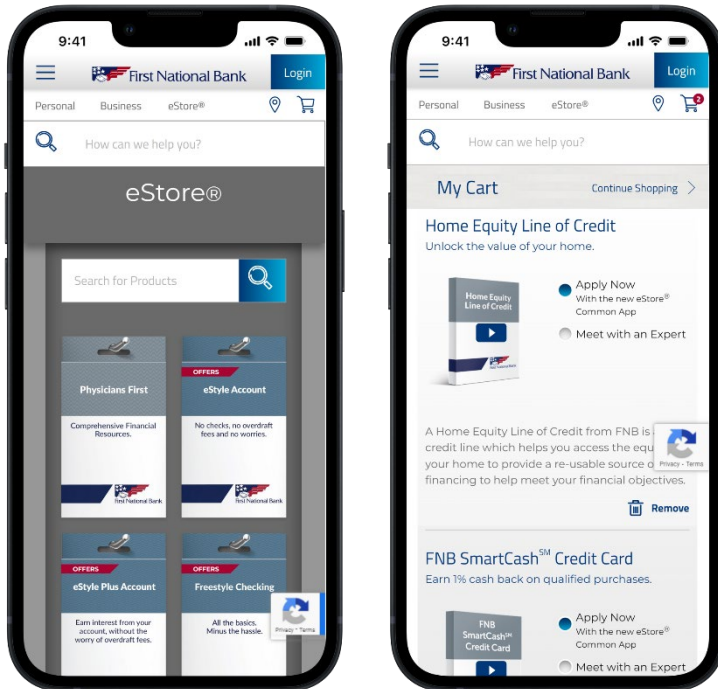
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Customers can apply for multiple products simultaneously through eStore® by selecting products, adding them to their cart and then “checking out” by applying with the FNB eStore® Common app.

Let's Get Started



We will guide you through the process of applying for your accounts step by step. We'll start with your mobile phone number and date of birth. We can make it faster and easier to apply by pre-filling some of your information. You'll be able to review your information before moving on.

Mobile Phone ⓘ

Date of Birth ⓘ

 ⓘ

Electronic Records Disclosure & Agreement

You must agree to the Electronic Records Disclosure & Agreement and authorize First National Bank to access credit records and related information for all applicants in order to process this application.

View and Accept

Yes, pre-fill my information for me. ⓘ

We will use your mobile phone number together with your date of birth to verify your identity and pre-fill your information.

Next

Customers can enter their mobile phone number and date of birth and select the option to have their information pre-filled, saving valuable time and reducing keystrokes.

Save

Cancel

We need some personal details to continue.



Progress bar: Personal Information (active), Credit Card, Line of Credit, Documents & Agreements

Primary Applicant Information

Name	Date of Birth	SSN	Mobile Phone ⓘ
Customer Name	01/01/20009 ⓘ	412-999-9999

Email Address ⓘ

What is your current physical address?

12345 Main Street, Pittsburgh, PA 15212

My current address is not listed here.

Next

The FNB eStore® Common app page where customers review their pre-filled personal information.