

F.N.B. Corporation Promotes Scott Mizerak to Chief Digital Officer Experienced Leader to Oversee FNB's Digital Strategy

PITTSBURGH, PA – July 12, 2023 – F.N.B. Corporation (NYSE: FNB) recently announced the promotion of Scott Mizerak to Chief Digital Officer of its banking subsidiary, First National Bank, and its affiliates.

Mizerak, a 25-year industry veteran who joined FNB in 2013 as Manager of Digital Channels and Payments, takes on the role previously held by Samuel D. Kirsch, who retired in May. In his new role, Mizerak oversees and directs the future of the Bank's digital banking products, services and overall strategy, enhancing FNB's innovative and consultative client experience.

"Over the past decade, I have worked directly with Scott in developing our industry-leading suite of digital capabilities, including our proprietary <u>eStore®</u>," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We are confident that his knowledge and leadership skills will enable us to continue our trajectory as innovators in the digital banking space."

Mizerak is continuing to implement and grow <u>Clicks-to-Bricks</u>, FNB's omnichannel strategy to integrate online, mobile and in-branch banking channels for a seamless and convenient customer experience. eStore®, the flagship element of the strategy, is a fully digital banking platform that enables customers to open deposit accounts, apply for loans, schedule an appointment with a banking expert and more from one portal. FNB also recently released the FNB eStore <u>Common App</u>, which gives users the ability to apply for multiple products at one time.

"FNB's dedication to growing our digital ecosystem and fostering innovation is consistently rewarding," Mizerak said. "Everything we do is geared toward making it more convenient to bank with FNB, and we look forward to breaking more new ground and enhancing our existing offerings in the months and years to come."

Prior to joining FNB, Mizerak served as a Digital Product Manager with PNC and held various positions in wealth management, consumer banking and private banking with BNY Mellon. He has a bachelor's degree from The Pennsylvania State University.

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 <u>www.fnbcorporation.com</u>.

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