



F.N.B. Corporation

FOR IMMEDIATE RELEASE

**F.N.B. Corporation to Become Sole ATM Provider for
National Capital Region Metrorail System**

*ATM Banking Services in Metro Stations Expand ATM Network as Part of Continued
Growth in Bank's Mid-Atlantic Region*

PITTSBURGH, PA – July 27, 2023 – F.N.B. Corporation (NYSE: FNB) and its banking subsidiary, First National Bank, have announced a partnership with the Washington Metropolitan Area Transit Authority (Metro) that establishes FNB as the sole ATM provider for the third-largest rail system in the United States.

FNB's online and mobile banking tools and [eStore®](#) enable customers to perform a broad range of banking activities remotely, including making bill and person-to-person payments, accessing [financial education](#) and account selection tools, and applying for deposit and loan products. The Metro ATMs add cash access to these robust digital capabilities, ensuring customers throughout the Washington, D.C. metropolitan area can manage most of their banking needs according to their own schedule and without having to visit a branch.

With ATM banking services at every Metro station, the partnership will add more than 120 machines to FNB's network by the start of 2024. Metro provided more than 71 million rides in 2022 and continues to trend toward pre-pandemic levels that exceeded 180 million rides in 2019. With approximately 50 percent of Metro stations situated in majority-minority communities (MMCT) and approximately 30 percent in low- to moderate-income (LMI) communities, the partnership further advances FNB's corporatwide goal of increasing banking access for consumers in underserved areas.¹

"Our mobile eStore and ATM strategy open the door for us to effectively and efficiently serve a much greater number of households, making FNB one of the most convenient banks serving the Mid-Atlantic and southeastern United States," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "By working with partners to establish ATM access in high-traffic locations, we have a valuable opportunity to empower our customers with all of the tools they need to manage their banking relationship."

In addition, FNB is branding more than 160 ATMs in Giant Food stores throughout Maryland, Virginia and Washington, D.C., while also extending the Company's service coverage with several ATM locations in Delaware. For both Metro and Giant, FNB partnered with Payment Alliance International in the deployment of branded ATMs as part of its overall strategy.

Complementing the ATM expansion and furthering FNB's retail banking presence is its growing regional branch network. FNB's most recent branch additions are its Remington Row Office in Baltimore, Maryland, and its Reston Office in Reston, Virginia.

FNB's new branded partnerships build on an ATM strategy FNB has successfully deployed in multiple markets. Upon completion of the Metro and Giant projects, FNB customers will have access to a total of nearly 1,900 combined branches, ATMs and interactive teller machines, including nearly 600 ATMs and nearly 40 branches in its Mid-Atlantic Region, which includes Maryland, Virginia and Washington, D.C. To find an FNB branch or ATM location, use the [locator at fnb-online.com](#).



F.N.B. Corporation

FOR IMMEDIATE RELEASE

¹ Nearly 30 percent of the Metro ATM locations are situated in communities that are both MMCT and LMI.

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 nearly \$45 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.

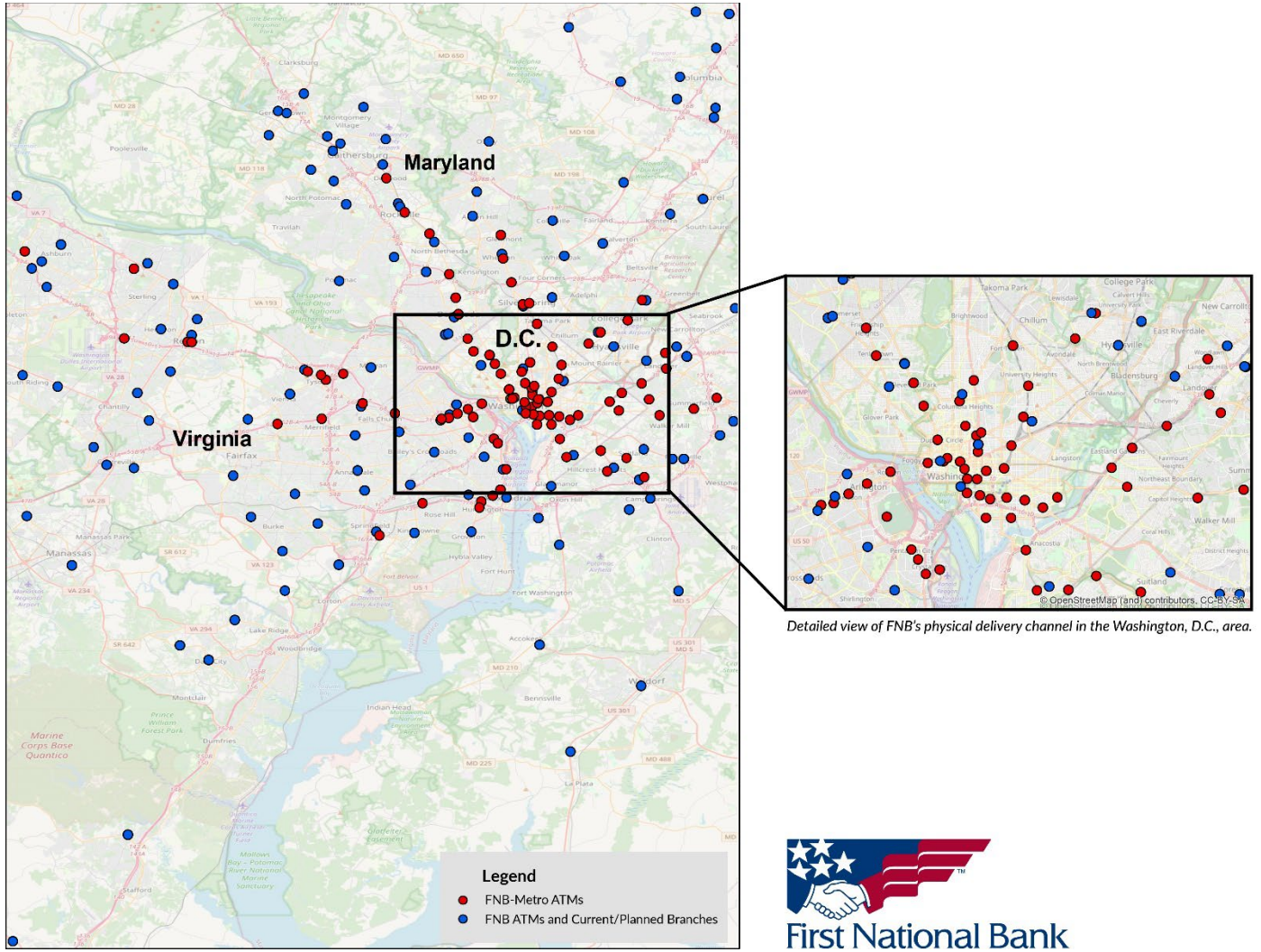
###

Media Contact:

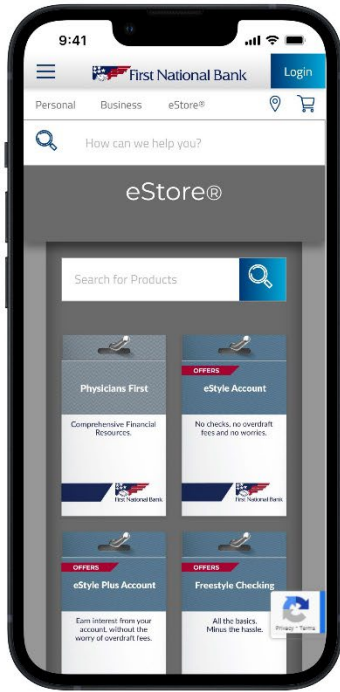
Jennifer Reel, 724-983-4856, 724-699-6389 (cell)
reel@fnb-corp.com

Analyst/Institutional Investor Contact:

Lisa Hajdu, 412-385-4773
hajdul@fnb-corp.com



A map showing FNB's expanded presence as the sole ATM provider for the National Capital Region Metrorail System, along with the Bank's other active and planned locations in the area.



FNB integrates its leading digital platforms, highlighted by eStore®, as well as its convenient physical network and consultative approach to deliver a premium customer experience.