



FNB Adds Deposit Products to Its eStore® Common Account Application
Consumers Can Now Apply for Deposit Products and Loans Simultaneously in Universal Application

PITTSBURGH, PA – January 18, 2024 – F.N.B. Corporation (NYSE: FNB) and its banking subsidiary, First National Bank, today announced that consumers can now use the [FNB eStore® Common account application](#) to apply for both loan and deposit products simultaneously, marking the latest development in the Company’s award-winning Clicks-to-Bricks strategy. By making it possible to apply for consumer loan and deposit products with a single convenient application, FNB has taken another important step in its journey as one of the first banks to offer a universal application experience for nearly all its products and services.

FNB released the [first phase of its eStore Common application](#), exclusively for consumer loans, in May of 2023. The Company plans to continue to enhance the platform with the inclusion of small business loan and deposit products in 2024. The addition of consumer deposit products — and the continued ability to apply for multiple products at the same time — makes it even faster for customers to acquire products and services that address the complete range of their financial needs.

The time-save is especially noticeable when multiple products are included, as most applications can be completed in under seven minutes. A customer applying to open an eStyle Checking Account and personal credit card together in the eStore Common application, for example, would spend nearly 60 percent less time completing an application than a customer who applied separately for each product.¹

“FNB’s ability to scale our online and mobile platforms to quickly introduce new capabilities is a result of our ongoing investments in technology, data science and artificial intelligence,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Our goal is to act as our customers’ primary bank by providing the tools necessary to efficiently and conveniently grow a banking relationship with our Company.”

Since launching the eStore Common application, FNB has seen substantial engagement by both customers and non-customers. Among the highlights:

- When comparing June – December 2023 to the same period in 2022, FNB roughly doubled both the number of online consumer loan applications submitted and the total number of consumer loan products that were applied for online.
- A significant number of eStore Common application submissions were made by non-FNB customers, demonstrating the effectiveness of the platform and the substantial opportunity to continue growing and deepening customer relationships.

Additionally, the large quantities of data FNB processes through its digital platforms enable the Company to make data-driven product recommendations. By using the information already provided on the eStore Common application, customers can easily apply for another product that is tailored to their unique needs without having to fill out separate applications.



F.N.B. Corporation

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Accessing the eStore Common application is simple. Customers can use [eStore](#) to select and add products to their shopping cart, and then check out to begin the application experience. FNB has included data prefilling technology in the system to eliminate keystrokes for customers. In addition, the eStore Common application's enhanced functionality includes the ability to upload supporting documents with ease as well as automated account funding.

To access eStore, FNB's proprietary digital engagement platform, and explore the eStore Common application, visit [FNB Direct Mobile Banking](#), [FNB-online.com](#) or an FNB [branch](#).

1 Does not include document upload time via FNB Document Center or applications with co-applicants.

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 \$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.

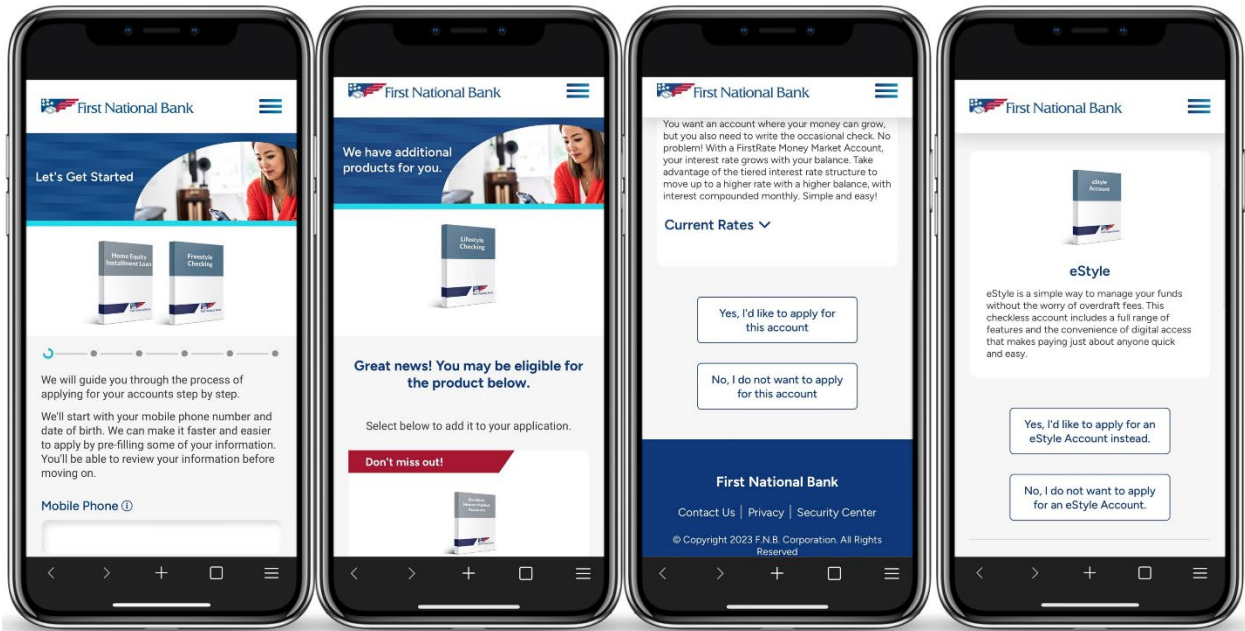
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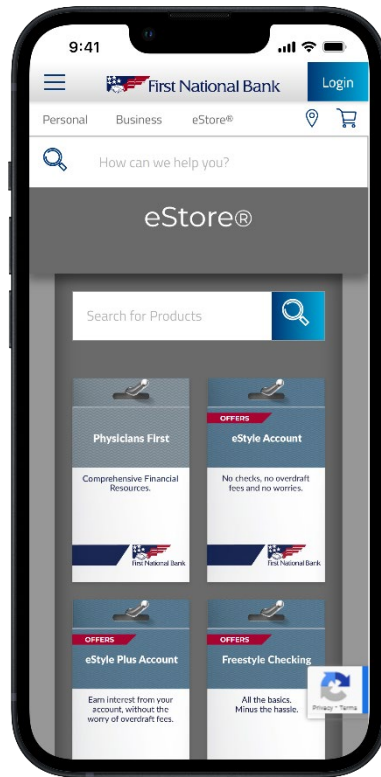
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Customers can apply for multiple consumer loan and/or deposit products using the eStore® Common application on their computer or mobile device. Simple information, such as a mobile phone number and date of birth, is used to pre-fill application fields and save customers time. FNB also can make personalized recommendations in the application experience to help get customers into the right products.



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eStore® is FNB's award-winning, 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.