



Frequent communication is always critical, especially during times of economic uncertainty. FNB has several options available to you if you have questions about any of your accounts, or if you would like to talk to a representative about your banking relationship.

- To speak directly with someone at your local branch, FNB offers a convenient online appointment scheduling tool that is available in the [Contact Us](#) section of our [website](#). The online appointment form captures basic information, including your preference for a telephone or in-person appointment. To schedule an appointment to meet with a banking representative in one of our branches, we will call you and ask four COVID-19 screening questions consistent with CDC guidance. If you are sick or may have been exposed to COVID-19, we will schedule an appointment to speak via phone. For your safety and for the safety of our employees, in-person appointments will be scheduled at a time convenient for you to come into the branch and will follow CDC-established best practices for social distancing.
- Our Customer Service Center is available to assist you at 1-800-555-5455 from 8:00 AM - 9:00 PM ET Monday through Friday and from 8:00 AM - 5:00 PM ET Saturday through Sunday.
- You can also use our [Online Banking, Mobile Banking and Telephone Banking](#) options to access your account information, including monitoring account balances and other important details, depositing checks remotely with your mobile phone, transferring funds between accounts, making payments, and sending money to people you know, all from the convenience of your home.

Representatives from FNB have been contacting our customers to see how we can assist, and we encourage you to contact us as questions or concerns arise. We want to reassure you that we will continue to provide the financial services and support that you've come to know and trust while navigating the impact of the COVID-19 coronavirus.

Sincerely,

A handwritten signature in black ink, appearing to read "V. Delie, Jr.", written in a cursive style.

Vincent J. Delie, Jr.
Chairman, President and CEO
F.N.B. Corporation
First National Bank