



At FNB, our top priority remains the safety of our employees, customers and the communities we serve. As a critical industry, we have a special responsibility to maintain normal operations. While we closely monitor the impact of COVID-19, we are actively taking the necessary steps to protect those in our workplaces and communities, and to continue to serve our customers.

By close of business **Friday, March 20, 2020**, we will implement the following changes:

- Our branch lobbies will be closed for routine transactions and will be limited to appointment-only access for critical and essential needs that cannot be serviced remotely or via the drive-up. Appointments can be scheduled via phone or [online](#).
- Drive-up access at our branches will remain open and many locations will have extended drive-up hours.
- For branch locations without a drive-up, banking will be available by appointment only.
- ATMs and ATMs with TellerChat will continue to operate as normal.

To find the most up-to-date drive-up hours, phone numbers and information about our branches, please visit our [website](#).

We encourage our customers to take advantage of our online and mobile tools and technologies to make banking more convenient during this time. By leveraging our technology solutions, you can:

- Access your accounts to see transactions, balances and other important account details.
- Deposit checks into your account through your mobile phone.
- Transfer funds between accounts.
- Make payments using Bill Pay.
- Send money to virtually anyone you know in the U.S. using Zelle®.
- Control your FNB Debit Cards with CardGuard™.
- Access cash at any of our more than 550 conveniently located ATMs. Make check and cash deposits without an envelope at any FNB branch ATM, including ATMs with TellerChat.

If you are not currently registered for Online or Mobile Banking, you can enroll by visiting www.fnb-online.com or contacting our Customer Service Center at 1-800-555-5455.

We understand this is an unprecedented situation that can cause personal stress. If you are experiencing financial difficulty, we encourage you to contact your local branch so we can discuss your personal situation and provide assistance. We will be offering a number of financial programs designed to assist individuals and businesses impacted by this crisis.

We want to reassure you that we will continue to provide the financial services that you've come to know and trust while navigating the impact of the coronavirus COVID-19.

Sincerely,

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