



This is an unprecedented time for our nation and our industry. Our mission has always been to improve the life of those in the communities we serve. Now more than ever, we must work together to provide support to those impacted by this public health crisis. As such, customers who are facing financial difficulty should contact us so we can help navigate through the financial uncertainty they may be experiencing during this time.

FNB is offering several programs to support customers who are directly impacted. All programs are subject to bank approval, are effective immediately and will continue through April 17, 2020, (subject to extension or reevaluation at that time):

- **Consumer Loans, Mortgages, Auto Loans and Lines of Credit:** FNB is prepared to handle requests for relief, including 90-day interest only payment options or a 90-day deferral of payments, as well as suspending new foreclosures and new repossessions of automobiles for those directly impacted by COVID-19.
- **Consumer Banking:** Late fees for consumer loan products, ATM fees, and overdraft fees may be refunded upon request from impacted customers who are experiencing hardship.
- **Commercial Banking:** FNB is providing 90-day interest only and deferral payments for those impacted in addition to providing lines of credit for working capital necessary to sustain business during this crisis.
- **Small Business Banking:** To alleviate the financial burden facing small business customers, FNB is offering 90-day interest only and deferral payments for those impacted, and the simplification of procedures to speed up modification processes and restructuring, among other measures.
- **Small Business Administration:** FNB is offering assistance through more formal programs like the Small Business Administration (SBA) disaster relief assistance program and will work with our clients to participate in potential programs currently under development by the SBA.

Individuals and businesses facing financial difficulties related to COVID-19 are encouraged to contact their local banker or the FNB Customer Service Center at 1-800-555-5455 to discuss their individual circumstances and potential solutions available to them. To find the most convenient way in which to reach us, visit the "Contact Us" section of our [website](#).

To find the most up-to-date information regarding FNB's response to the coronavirus, including branch hours and additional measures the Bank is taking, please visit our [website](#).

To read the press release detailing FNB's COVID-19 relief resources, please click [here](#).

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