



FNB's top priority is the safety of our employees, customers and the communities we serve. We continue to monitor the impact of the COVID-19 coronavirus across the globe as well as on the economy and financial markets, and we are well prepared to offer assistance to help meet the financial needs of those who may be impacted. Individuals and businesses in need of banking support can contact their local FNB office or our Customer Service Center at [1-800-555-5455](tel:1-800-555-5455).

As the circumstances surrounding the coronavirus evolve, developments may require temporary changes to our typical practices and branch availability which we will communicate with you. 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](http://www.fnb-online.com) or an FNB branch or contacting our Customer Service Center.

FNB is taking steps to protect the health and safety of its employees and customers. To minimize potential exposure to the virus, business travel has been restricted throughout the Company, and FNB is utilizing up-to-date Centers for Disease Control and Prevention (CDC) recommendations as guidance on travel going forward. FNB is regularly communicating with its employees to provide health and safety suggestions and updates on the Bank's virus prevention plan. Managers are being trained on how to address the spread of the virus throughout the United States in order to minimize exposure of the Company's employees and customers.

The CDC has published tips on how to prevent the coronavirus for [individuals](#) as well as [businesses](#), including more frequent handwashing and cleaning and disinfecting frequently touched surfaces daily.

We want to reassure our customers, employees and community members that we will continue to provide the financial services that you've come to know and trust while navigating the impact of the coronavirus.

Sincerely,

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

