

First National Bank Announces Mobile Solution for Anytime, Anywhere Banking New Mobile Banking Enhances Convenience for FNB Customers

Hermitage, PA – June 5, 2012 –Customers of First National Bank of Pennsylvania now have anytime, anywhere account access using virtually any mobile phone, thanks to First National Bank's newly introduced mobile banking service.

First National Bank has partnered with Fiserv to introduce an all-in-one mobile banking and payment solution. With First National Bank's Mobile Banking, customers can verify account activity, check balances, pay bills, transfer funds between accounts and more, all from the convenience of their mobile phone. Customers can conveniently access First National Bank's Mobile Banking by using a free downloadable app, a mobile browser or text messaging.

"First National Bank will continue to invest in technology to improve the delivery of our products and services," notes Vincent J. Delie, Jr., CEO of First National Bank of Pennsylvania and President and CEO of F.N.B. Corporation, the Bank's holding company, "Mobile banking is just one example of that commitment."

In recent months, First National Bank has expanded services to include person to person payments as well as transfers between a customer's FNB account and an account at another financial institution. In addition to enhanced online banking services, an upgraded bill pay service, telephone banking and a network of more than 300 ATMs, First National Bank customers can now use virtually any mobile phone to manage their banking on the go.

Delie continues, "We already match services offered by some of the largest financial institutions in the country, and we will continue to use technology to create a leading edge that meets the needs of today's customers." The next step, notes Delie, is the Bank's investment in a completely upgraded online banking service that will provide best-in-market capabilities.

To learn more about Mobile Banking with First National Bank, visit fnb-online.com/mobile.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 260 full-service locations in Pennsylvania, Ohio and West Virginia. First National Bank has been recognized as a winner of six 2011 Greenwich Excellence in Banking Awards in the categories of Small Business Banking and Middle Market Banking, awards presented solely on the basis of client satisfaction.

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About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$11.7 billion. F.N.B. Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, Regency Finance Company and F.N.B. Commercial Leasing. It also operates consumer finance offices in Kentucky and Tennessee.

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 SmallCap 600 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Investor information is available on F.N.B. Corporation's Web site at <u>www.fnbcorporation.com</u>.

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