



FNB Adds Business Platform to eStore® Common Application

Consumers and Small Businesses Now Able to Apply for More Than 40 Banking Products Simultaneously with One Universal Process

PITTSBURGH, PA – July 24, 2025 – F.N.B. Corporation (NYSE: FNB) and its banking subsidiary, First National Bank, today announced the addition of business deposit products to the eStore® Common application (Common app). Customers can now use [one universal application](#) for both business and personal bank accounts — affirming the Company's leadership in digital innovation that is reshaping the financial services industry.

The release of business deposit products in the eStore Common app — and the continued ability to apply for multiple consumer loan *and* deposit products via one experience — makes it even faster for FNB customers to acquire products and services that address the complete range of their financial needs.

The time-save is especially impactful when multiple products are included given that most applications can be completed in approximately seven minutes. A small business owner applying to open a small business checking account and a personal credit card together in the eStore Common app, for example, would spend nearly 30 percent less time completing a single application than a customer who applied separately for each product.

Among the business deposit products now available in the Common app is Business First, FNB's [bundled checking solution](#) designed to meet the comprehensive banking needs of small businesses. Introduced in the second quarter of 2025, the Business First package includes integrated and advanced reporting tools, fraud mitigation services, optimized accounts receivable capabilities and more. FNB expects to add business loan products to the eStore Common app in 2026.

"Customers expect banking to be digital-first," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "eStore and the Common app are powered by AI and a massive data warehouse, so we can automate both the delivery of personalized product recommendations and the process to open those accounts digitally. Our omnichannel approach makes it easy for consumers and businesses to choose FNB for all their banking needs, which is evident in our growing presence in markets throughout our footprint."

eStore Common app submissions increased 108 percent between the first and second quarter of 2025. As of June, FNB's full branch network was originating applications on the platform, aligning the universal application process across the Company's digital and physical channels. Now, multiproduct purchasing is expected to grow even further as bankers leverage AI and automation to efficiently provide customers with personalized, data-driven recommendations for the "next-best" product and service.

Accessing the eStore Common app is simple. Customers can use [eStore](#) to select and add products to their shopping cart, and then check out to begin an application. FNB has included data prefilling technology in the system to eliminate keystrokes for customers. In addition, the eStore Common application's enhanced functionality includes the ability to upload supporting documents with ease as well as automated account funding.



FNB continually builds on its digital banking platform. Explore the Company's comprehensive digital solutions, highlighted by eStore, at fnb-online.com.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia. FNB's market coverage spans several major metropolitan areas including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; Washington, D.C.; Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina; and Charleston, South Carolina. The Company has total assets of nearly \$50 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Washington, D.C. and Virginia.

FNB provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network which is led by its largest affiliate, First National Bank of Pennsylvania, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, government banking, business credit, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services, including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. FNB's wealth management services include asset management, private banking and insurance.

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 MidCap 400 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation website at www.fnbcorporation.com.

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