F.N.B. Corporation Announces Retirement of Chief Wholesale Banking Officer Robert Moorehead PRESS RELEASE October 29, 2020 - Pittsburgh, PA

F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, announced that industry veteran Robert Moorehead, Chief Wholesale Banking Officer, will retire effective January 2021, coinciding with a series of promotions within the commercial leadership team.

With more than 45 years of banking experience, Moorehead joined FNB in 2011 as President of its Pittsburgh Region and was appointed Chief Wholesale Banking Officer in 2015. His tenure has been characterized by the Company's dramatic growth, the introduction of sophisticated commercial banking functions including capital markets and international banking, and an exceptional client experience highlighted by more than a decade of expansion for FNB's commercial loan portfolio.

"Bob played a significant role in the development of the banking landscape that Pittsburgh is known for today. He has been a valuable partner in building and expanding a full-service commercial banking organization at FNB that is a formidable competitor for both large and small institutions throughout the industry," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "Bob's impact is most evident in the talented team he has developed to take our commercial bank into the future, and his retirement creates an exciting opportunity for several of our exceptional leaders to assume greater responsibility on our path forward."

As part of its succession plan, FNB has made additional strategic updates to its commercial banking leadership team, also effective January 2021, including the appointment of **Bryant Mitchell '75** as Chief Wholesale Banking Officer and the promotions of Ahmed El Nokali to Managing Director of Capital Markets and Brad Jones to Executive Vice President of Commercial Banking for the Carolinas.

FNB hired Mitchell in 2018 as Executive Vice President of Capital Markets and Specialty Finance. Prior to joining FNB, Mitchell held several significant leadership positions in his 35 years with The PNC Financial Services Group, Inc. As Chief Wholesale Banking Officer, Mitchell will oversee lines of business and functional areas across the footprint including Commercial Banking, Capital Markets and the Company's Wealth Management group.

El Nokali assumes responsibility for FNB's Syndications and Debt Capital Markets functions in addition to Interest Rate Management. He joined FNB in 2015 as Director of Interest Rate Sales and Marketing and was named Managing Director and Head of Interest Rate Management in 2019. His nearly 20 years of financial services experience includes roles with Bank of America Merrill Lynch and Deutsche Bank in both Dubai and London.

Jones has been named Executive Vice President of Commercial Banking for the Carolinas, overseeing FNB's multiple markets in North Carolina and South Carolina. In addition to his home market in Charlotte, Jones manages the execution of FNB's Commercial Banking sales model throughout its Eastern North Carolina, Piedmont, Raleigh-Durham and South Carolina Regions. The Regional Presidents serving these markets report to Jones, who also maintains his previous position as Regional Market Executive and President of the Charlotte Region. He joined FNB in 2019 with more than 30 years of extensive financial services experience, including leadership roles with BBVA, Wells Fargo and Bank of America.

In addition, several other executives will take on expanded responsibilities, including Executive Vice Presidents of Commercial Banking Frank Krieder and Boyd Pethel, who each will assume oversight of additional commercial banking business units.

Each of these individuals brings extensive experience and FNB's proven commitment to client service, which is evident in the Company's substantial market share gains in commercial banking and the more than 50 Greenwich Excellence and Best Brand Awards it has received for commercial and small business banking over the past decade.

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.; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of more than \$37 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina 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.

Worthington mixed-use development gets a new look By Tristan Navera — Staff reporter, Columbus Business First Dec 11, 2020, 10:05am EST

A developer has revised his plan for a new mixed-use building at the former Holiday Inn site in Worthington.

The architectural review board saw a new look for the planned four-story building at 121 W. Wilson Bridge Road, in the center of the Worthington Gateway site. Trivium Development is behind the building, which will have a mix of retail, restaurant and office space, a boutique hotel and a social club.

Plans include two ground-floor pads: a 3,250-square-foot space with a patio and a 3,600-square-foot space. The second and third floors will be office space with 10,000-square-foot floor plates. The fourth floor would be a boutique hotel with 11 rooms and a lounge. All would be served by a social club.

"Our team feels this is a good best-foot-forward alternate plan for a piece of property that was specifically zoned for a hotel," Tim Spencer, principal with Trivisum, said during the virtual meeting.

The four-story building's new look includes more brick and less of the modern architectural vibe it had when first proposed. A fifth-story rooftop terrace has been removed, while more ornate landscaping was added. But its height is still lower than the previous six-story hotel, which had risen 165 feet, said Architect Carter Bean '93.

"It's evident in our package now we paid close attention to all of those items," Bean said. "We want something that is fitting for Worthington and ... can be sewn into the architectural fabric that is there."

The changes come after members of the board were critical of the building's first look, but members were much more complementary of the new design, which they said better fit with Worthington's architecture.

The project sits in the center of an already-underway mixed-use project. The Witness Group has commenced the out-parcels on the site, including five one- and two-story retail buildings of 6,700 to 13,500 square feet. Covid-19 killed the previous plan for the site, for a hotel.

Advanced Civil Design and Faris Planning & Design are a part of the project's development team.

The board recommended the project. Worthington City Council must approve it too, which would likely happen next year. If so, the building could begin work in the first or second quarter, Spencer said.

This is one of three commercial projects in the works for the city next year. A major redevelopment has been proposed for the Shops at Worthington Place with two office towers across the street, as well as a contentious plan for a redevelopment of the United Methodist Children's Home site down the street.

https://www.bizjournals.com/columbus/news/2020/12/11/worthington-mixed-use-development-gets-a-new-

look.html?ana=e_ae_prem&j=90541577&t=Afternoon&mkt_tok=eyJpIjoiWldObU9UZGxOalJtW VdKailsInQiOiJETnRYS1IZdkpFKzInVVhWUVM5TEh3cGRoRWpRM1U1cWJieCtXK2o0aEFnaXVnRn k2OWQ1NENWTjNWd1U1WG5ZaXM1N0ZGVmVkUFwvWnZ3WnFDc201ZUI2NUFsNDRkNXBDM VlsSVgweDVmSIN4bWxCSmk1SUFsTnJKUHZvWW9kMCsifQ==

It may not have started here, but the novel coronavirus became a US tragedy Gus Garcia-Roberts, Erin Mansfield and Caroline Anders '17 USA TODAY

Updated 1:41 p.m. EST Dec. 11, 2020



https://www.usatoday.com/in-depth/news/2020/12/10/how-u-s-failed-meet-coronavirus-pandemic-challenge/3507121001/

Planners lay out latest look for Confluence Village in the Arena District By Tristan Navera — Staff reporter, Columbus Business First Dec 16, 2020, 8:00am EST Updated Dec 16, 2020, 12:36pm EST

Pizzuti Cos., Haslam Sports Group and their design team, which includes MKSK and Goettsch Partners, have refined their plans for Confluence Village – the 6.7-acre mixed-use development planned west of the Columbus Crew SC stadium now under construction in the Arena District.

The new development will include office and residential buildings as tall as six stories.

"Great urban developments define cities and bring people together," <u>Joel Pizzuti '90</u>, president of Pizzuti Cos., said in an email. "This site is centrally located and boasts connectivity to many of Columbus' great neighborhoods – including the core of downtown and the Arena District, Grandview, Franklinton, and the Short North – and is just 2 miles from Ohio State University."

The southernmost part of the project – on West Nationwide and the new Columbus Crew Way – will be a five-story, 150,000-square foot office and commercial building. The office building will have 30,300-square-foot floor plates and each floor will have a few rooftop terraces.

Two five- and six-story residential buildings to the north will include 444 residential units along the Olentangy River and new Jaeger Bend Drive. They'll be served by a 4,200-square-foot fitness center, pool and 4,000-square-foot amenity area with roof.

The plan calls for 65 studio units each about 525 square feet; 225 one-bedroom units about 675 square feet; 112 two-bedroom units about 1,050 square feet; 34 townhome units about 1,250 square feet; and eight three-bedroom units about 1,700 square feet.

The commercial elements will surround a four-story, 600-space parking garage across the street from the stadium. A 127-space surface parking garage also will be located to the north, along the railroad tracks.

"We love the dynamic potential of this community to connect people in a unique and beautiful live, work, and play environment," Dee Haslam, CEO of Haslam Sports Group, said in a statement. "We are so proud to be part of such a positive community story and economic development project."

This plan is an update from the original concepts for the development, which had intended for the residential to be broken up into five buildings of four and five stories. The redesign features

more angular architecture that gives windows more of a ripple effect. The structures will be closer in height to the stadium itself and Pizzuti said the whole project will feature public art.

The original master plan had envisioned a 250-unit senior living property that could rise as far as 20 stories on the land north of the stadium. The site is still being prepared for a future phase that hasn't been articulated yet, according to the latest plans.

The Downtown Commission ultimately must sign off on the architecture before work begins. Pizzuti Cos. estimates the development will break ground in the fourth quarter of 2021, a few months after the stadium's completion. It will be complete in the second quarter of 2023.

Multiple cranes now are up around the 460,000-square-foot, 20,000-seat stadium itself, which is on track for a planned opening in July. On the riverfront, the development is also slated to include a park and a \$2 million bridge across the Olentangy River.

The city has made a \$113.9 million commitment to the stadium and projects spurred by its development.

https://www.bizjournals.com/columbus/news/2020/12/16/planners-lay-out-newest-plan-for-confluence-

villag.html?ana=e_colum_bn_breakingnews_breakingnews&j=90542145&t=Breaking%20News &mkt_tok=eyJpljoiTUdKa1lUWXlOamN3TTJKaClsInQiOiIxWTNGTFdjVUlHditDTmlUUWtac3NjYn dXYWdQemN3SENcL3ptVnBOd1hmVmVHVnpoQTZUZjVMc1d2aHd2SG1lVnFjQVVxWVVcL3VUQ WRwMHNsaEtLVWpmYnB4T1VcL29KYUhUd0xvWG56K3llWmlTSTQrWFltdXpCUkV5dlVKdkpmO SJ9

Columbus Nonprofits in Need By Chris Gaitten Columbus Monthly Posted Dec 7, 2020 at 2:33 PM

December is rainmaking season for nonprofits, as the largest annual donations traditionally roll in between Giving Tuesday (Dec. 1 in 2020) and New Year's Eve. This year, the needs of charitable organizations are more urgent than ever.

For more than eight months, the coronavirus has caused the cancellation of marquee fundraising events and scuttled revenue-generating social entrepreneurship ventures, causing widespread financial losses. The situation is more dire for nonprofits in the health and human services sector because they're dealing with a simultaneous surge in need from vulnerable populations, says Michael Corey '01, executive director of the Human Service Chamber of Franklin County, a 102-member advocacy group for social-service organizations.

The Columbus Foundation and the United Way of Central Ohio have provided emergency nonprofit funding, and Columbus and Franklin County added \$20 million from their federal CARES Act dollars. But requests for the CARES money—totaling \$91 million from 247 local nonprofits, Corey says—outpaced available aid. In an informal survey in October, about two-thirds of the chamber's members reported losing a combined \$61 million in revenue and incurring \$21.6 million in COVID-related expenses.

On Oct. 23, Gov. Mike DeWine made \$25 million of the state's CARES Act money available to nonprofits. But as Corey points out, there are questions about whether all that funding must be spent this year, which limits its efficacy. Furthermore, corporations and philanthropic foundations have signaled cutbacks in giving in 2021 due to the economic fallout. "The bigger fear isn't actually getting to the end of this year," Corey says. "It's what happens next year."

In short, now is the time to give. Columbus Monthly emailed three nonprofits to see how the pandemic is affecting them and what types of support they need most.

Columbus Early Learning Centers

Enrollment restrictions and safety protocols have reduced CELC's child care and preschool capacity by 65 percent. Between the associated drop in revenue and anticipated funding losses, the nonprofit projects a 22 percent decrease in total income in 2021, says CEO Gina M. Ginn. Volunteering is limited, so Ginn suggests people create grab-and-go craft activities, buy books from the classroom wishlist (amzn.to/2IrRCcV) or make videos of themselves reading aloud, which staff can play for kids. Donate at columbusearlylearning.org, or contact Amy Deverson Roberts (aroberts@columbusearlylearning.org) to set up a creative volunteering experience.

YMCA of Central Ohio

To reduce the virus's spread in homeless shelters, the YMCA socially distanced its Van Buren Center by setting up four additional shelters, as well as quarantine housing at a hotel, says chief strategy officer Brandi Braun. Through October, the YMCA had provided shelter for more than 120 people with COVID. Government funding has helped offset annual giving shortfalls, but the nonprofit needs kitchen volunteers, donated meals, art supplies for children and general financial support. To donate, visit ymcacolumbus.org; to volunteer at Van Buren, email vbvolunteer@ymcacolumbus.org.

Godman Guild

While more people were able to access the nonprofit's adult education, career readiness and youth programming after it went virtual, CEO Ellen Moss says the shutdown cost its two businesses, Camp Mary Orton and Blue Bow Tie Catering, about \$625,000. Though Godman made up the bulk through COVID relief funding, corporate donations are uncertain for 2021. To donate personal protective equipment, contact Zach Matthews (zach.matthews@godmanguild.org); visit godmanguild.org for monetary donations.

https://www.columbusmonthly.com/lifestyle/20201207/columbus-nonprofits-in-need?fbclid=IwAR2Hxv9e0Zqtw1C8peNSkYixUqrMGIUu1SmDnq0rWUKkuN7iXxfvyHi nfo

'WE'RE JUST REALLY CONCERNED'
Schoedinger strives to 'serve families the right way' amid surge
By Doug Buchanan — Editor in chief,
Columbus Business First
Dec 17, 2020, 8:44am EST Updated Dec 17, 2020, 12:11pm EST

Randy Schoedinger '86 is CEO of Schoedinger Funeral and Cremation Service, a sixthgeneration family business with 15 locations around Central Ohio. His cousin, Kevin Schoedinger, is executive vice president, secretary and treasurer.

Business First talked with them in April, in the early days of the pandemic, when they were dealing with the dual challenges of keeping their staff and customers safe when much was still unknown about the virus and its spread.

Luckily for Schoedinger, and the community, Central Ohio has yet to see the spikes in death rates seen in New York City, for example, in the early days of the pandemic. But with infection rates rising, there is concern.

Months after we first chatted with the Schoedingers for our Small Business, Big Mission series, here's how they see things today:

Randy Schoedinger: We have not had, up until Nov. 1, a dramatic spike in the number of families we were serving. We were averaging, I think, around 25 Covid deaths a month. And the vast majority of those, and I don't want this to come out wrong, were elderly people. And so we didn't see any dramatic increase in our services or number of families served.

We saw a drop in the average sale – meaning average money spent by the family, because people weren't having services. (But) that improved a little bit, coming out of summer into the fall. We started to see people try to get back.

And then of course, you know, our whole world's gone upside down in the last month. We're three times the number of infections as we were when we shut down the economy so it's kind of a scary time.

And I said up to Nov. 1, because in November we saw a dramatic increase in the amount of Covid deaths we serve.

And we are seeing our internal staff under quarantine and at risk of getting it more than at any other month. So our concern is probably different than some of the other businesses you're going to be talking to in terms of restaurants and whether they're going to survive. Ours is now more of, "What strain are we going to have on our staff over the next 90, 120 days, depending on what happens with this virus?"

The funeral profession is seasonal to begin with; there are more deaths in the winter, just because of influenza and pneumonia and things like that. And so that historically has been a trend that November, December, January, February are typically higher death mortality months than others.

So couple that with the Covid virus, and with the number of quarantines we have, and we're just really concerned about being able to serve the families in the right way.

I'm expecting the first quarter of 2021 to be a tremendous strain on our staff; expecting that we'll all, come March, be tired.

Kevin Schoedinger: Since we last spoke ... in the spring, a lot of the things that we put in place then are still holding true now. We found some different ways to manage people in our buildings. And we've been fortunate in that even within a lot of these quarantines that we've had, the fact that we've separated people in their work areas from each other and other things have led to a whole lot of negative tests, which has been very good news. So a lot of the measures that we did put in place, in many cases have been working, which is encouraging.

In terms of the experiences we're delivering to our families, we're still able to serve families and we are still able to do a lot of what we could. Now, many people are opting not to do all the things that they could do and are hoping to be able to have services later, whenever later may be. We really don't know. We definitely thought in the spring, well, hopefully we'll get some kind of grip on this by the fall, and here it's the beginning of winter and we still don't know.

https://www.bizjournals.com/columbus/news/2020/12/17/small-business-big-mission-schoedin.html?ana=e colum bn editorschoice editorschoice&j=90542570&t=Breaking%20News&mkt_tok=eyJpljoiWkRnd05HRTBaR013WlRsbClsInQiOiJWbzgza25GZklMME5ubmk3VHdJQ2UrdXFhNWNuekdwMTJ3WjBWTmN3Q0pXc2tPNVdtaFpOWUpJV0ZpdTNzZ2FEY2k1cFlRb2ZPT2N1cUVTRlwvN2k4SlRvb242bVRjXC9GKzhMN1JBQkhuTjJzN2xsUzJyS3k5V1RqSnd3YTBJbEphIn0=

In Memory

George Tom Peponis '76, age 62 of Gahanna, passed away peacefully at home on Thursday evening, December 11, 2020.

He was born on December 13th, 1957, in Columbus to Tom George Peponis, D.O. and Laverne Mary Ausbeck Peponis. He is preceded in death by his parents, grandparents Anastasia and Nicholas Peponis and Joseph Anthony and Annetta (Jankowski) Ausbeck, and father-in-law and mother-in-law, James and Sylvia Johnson.

George loved his family, cooking amazing meals (and shopping for the perfect ingredients), fishing at Hoover Dam, Alum Creek, Lake Erie, and along the Florida coast, and watching the Cleveland Browns.

He was compassionate, loving, and stubborn, with a warm smile and laugh. Never at a loss for words, he'd let you know what was on his mind and where you stood with him.

To his boys testament, he was an amazing father who taught them the love of fishing and the outdoors. Countless evenings on the boat with his sons created great memories that will be cherished for a lifetime.

A lifelong Central Ohio resident, George was a 1976 graduate of The Columbus Academy and attended Ohio Wesleyan University.

George worked in the insurance industry for 40 years.

He is survived by his wife of 39 years, Jenifer Johnson Peponis, three sons, Tom (Margaret), George, Jr. (Kari), and Peter; grandsons Tommy and Baker Peponis; brothers, Nicholas Tom Peponis, D.O. (Sharla) of Powell, and Tom George Peponis, Jr., D.O., of Columbus; nephew Jordan, nieces Alexandra and Alaina; aunts, uncles, cousins; sisters- and brothers-in-law Christine Johnson, Mindy (Randy) Rausch, James (Angela) Johnson, and Scott (Pam Harrison) Johnson and their children and grandchildren; and good dog Scarlet.

Per George's wishes there will be no services. In remembrance of George, do a good deed, share a laugh or a smile, or call a friend to say you care.

https://buckeyecremation.com/obituary/4687/

Robert Green Mathews Jr. '57 passed peacefully on December 9, 2020, of respiratory failure brought on by the coronavirus in a nursing home in San Pablo, California. He was born on June 27, 1939 in Columbus, Ohio, the oldest of two sons of Robert Green and Dallas Stone Mathews. He is descended from one of Ohio's pioneer families. His ancestor, John Lisle, was among the first settlers in Columbus.

He graduated with the Class of 1957 from the Columbus Academy after which he attended Haverford College where he captained the freshman cross-country team. He transferred to Ohio State University and graduated with the Class of 1962. He continued his education in English literature and creative writing at the Bread Loaf Summer Program of Middlebury College in Vermont earning a Masters Degree in creative writing. After college, he taught English at the Haverford School in Pennsylvania and then at the college level at West Chester University, also in Pennsylvania. Later he taught at Thornton Academy in Saco, Maine.

In 1981, Robert married Karen Rose (Coyle) and they moved to California where he was employed in sales with the Blue Cross/Blue Shield Health Insurance System. He will be dearly missed by Karen Rose of Port Costa, California, by her family and cousins in Columbus, Ohio, by friends in the SF Bay Area, and by two adopted children from his first marriage, Donna and Cliff, and by their children, David, Eric and Katie, all living in Maine. He is also survived by his brother Michael and his family. He was predeceased by his adopted son, Brian.

He will always be remembered by family and friends for his unique deep voice and his spirited love of good times. He was a fan of OSU football, walking on a beach and swimming in the ocean. He was an avid reader.

https://www.legacy.com/obituaries/dispatch/obituary.aspx?n=robert-mathews&pid=197376007