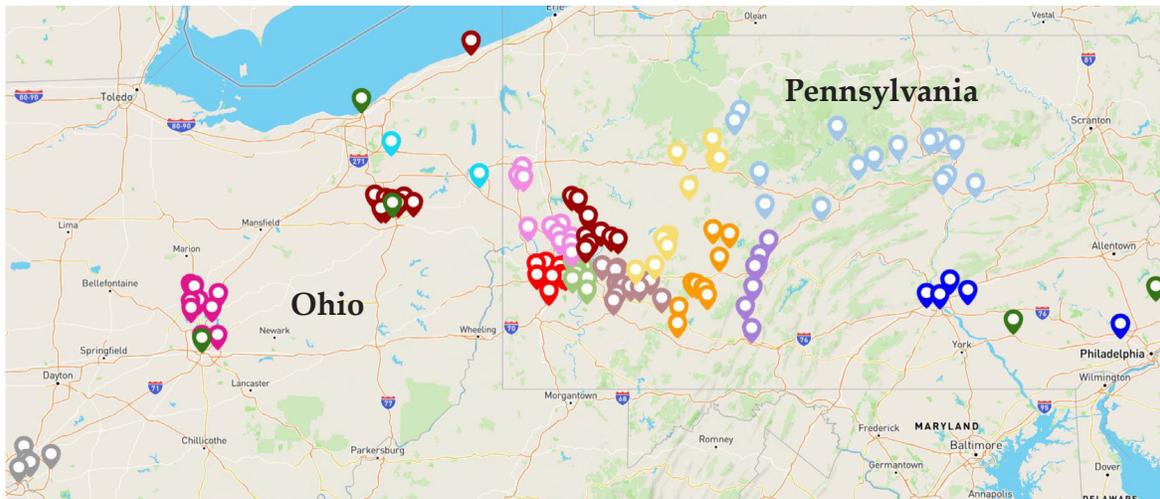


Why We Exist

Every major life event involves money. That’s why our neighbors need a community bank focused on helping them manage, save, borrow and protect their money confidently, so that they’re preparing for those moments every day. We deliver our mission to improve financial lives throughout 30 counties in Ohio and Pennsylvania in which we operate, including 126 community offices, business banking centers in Canton, Cleveland, Cincinnati and Columbus, OH as well as Pittsburgh, Philadelphia and Harrisburg, PA, and mortgage offices in Canfield, Hudson and Lewis Center, OH and Wexford, PA.

We’re big enough to deliver the services of a large bank, yet small enough to allow for one-on-one, know-you-by-name relationships with our customers. We work hard to help improve financial lives in the areas of personal banking, small business and commercial banking, insurance, investments, trust and estate planning.

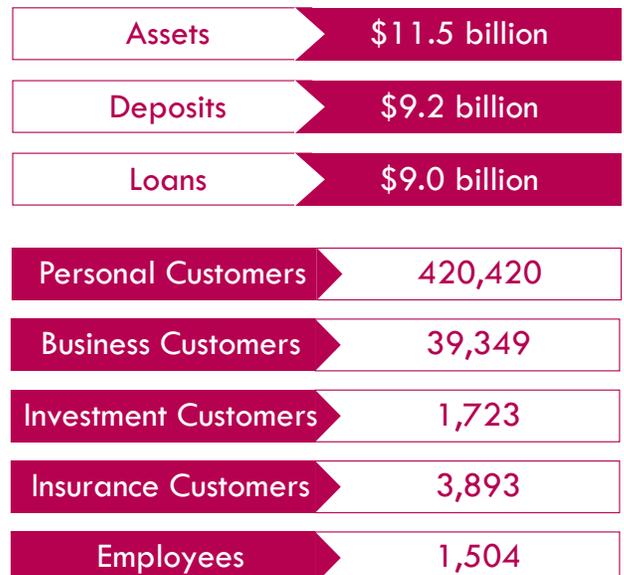


PERSONAL SOLUTIONS

Offering lending, deposit, brokerage, investment management and insurance. Customer access points include 126 community offices, 2 call centers, 55,000 ATMs with Allpoint,[®] online banking and our apps.

SMALL BUSINESS AND COMMERCIAL SOLUTIONS

Offering competitive SBA, acquisition, and commercial real estate financing, equipment leasing, as well as deposit services including treasury management, and merchant services, plus employee benefits and retirement planning.



HOW WE'VE GROWN

We've successfully expanded our franchise since 2010 through strong organic growth complemented by six strategic acquisitions in the past nine years. In addition, we've made significant investments in new lines of business, in our regional business model, and in technology to better serve our customers.

	2010	2023
Total Assets	\$5.8B	\$11.5B
Total Loans	\$4.2B	\$9.0B
Total Deposits	\$4.6B	\$9.2B
Net Income	\$23.0M	\$157.1M
Earnings Per Share	\$0.25	\$1.54
Counties of Operation	15	30

PUTTING CUSTOMERS FIRST

It's our privilege to work alongside our customers on their financial journeys, from buying their first home to turning the dream into a business that employs our neighbors. Read their stories at fcbanking.com/confidence.



EMBRACING DIVERSITY AND INCLUSION

In 2023, we built internal networks for our employees to connect and build relationships across functions and geographies. These Employee Resource Groups (ERGs) are a safe space where employees are welcomed, respected, represented, can be authentic, and have a voice.

LEADERSHIP

Jon Gorney
Chairman,
Board of Directors

Mike Price
President,
Chief Executive Officer

Jane Grebenc
President,
Chief Revenue Officer

Jim Reske
Executive Vice President,
Chief Financial Officer

TRANSFORMING COMMUNITIES

In 2023, we provided more than \$60 million in Community Development Investments, nearly 500 hours of financial education classes in our communities and more than 13,000 employee volunteer hours. We also provided \$300 million in mortgage loans including \$10 million in our new Franklin First program, making homeownership possible for more of our neighbors.



EARNING RECOGNITION

We're a top SBA Lender in Pittsburgh and the state of Ohio, and were named one of Forbes World's Best Banks for five years in a row. We've also been named a Pittsburgh Post-Gazette top workplace five years in a row, named the American Bankers Association (ABA) Community Commitment Award winner for Financial Literacy and received the Designation of Savings Excellence from the Consumer Federation of America in 2022 and 2023.



CONTACTS

Ron Wahl
Media Relations
RWahl@fcbanking.com
724.463.6806

Ryan Thomas
Investor Relations
RThomas1@fcbanking.com
724.463.1690

Erin Carlisle
Customer Experience
ECarlisle@fcbanking.com
724.742.3863

Anna Frank
Financial Education
AFrank@fcbanking.com
724.465.1984

FCBANKING.COM 800.711.2265

