



Company Profile

WesBanco is a diversified and well-balanced financial services company, with a community bank at its core, built upon a strong legacy of credit and risk management. We have meaningful market share across our key geographies, maintained by exceptional customer service, and solid fee-based businesses, including our proprietary mutual fund family, the WesMark Funds, and our century old trust business.

Our History

Since 1870, when WesBanco opened its doors in Wheeling, West Virginia, the company has grown organically and through acquisition to become the \$12.5 billion institution that we are today as we serve five states – Indiana, Kentucky, Ohio, Pennsylvania, and West Virginia. Even as we expand, we adhere to the same sense of community responsibility that we have embraced for 149 years.

In addition to our banking offices, WesBanco provides Wealth Management*, Private Banking and Trust Services; operates an insurance agency, WesBanco Insurance Services, Inc.; as well as a full-service securities broker/dealer, WesBanco Securities, Inc.

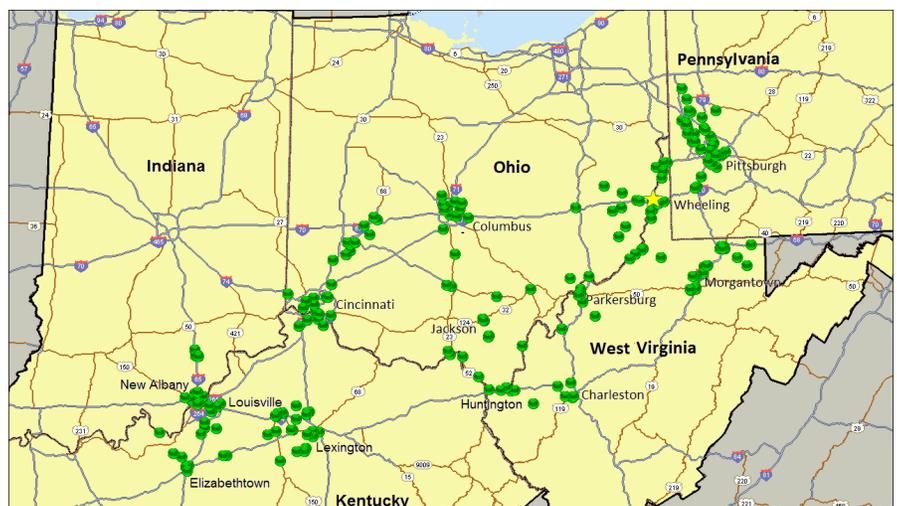
- Founded 1870
- Headquartered in Wheeling, WV
- Diversified service and product offerings: traditional banking services, trust services, securities brokerage, investment management, private banking, insurance
- \$12.5 billion in total assets
- \$8.8 billion in total deposits
- \$7.7 billion in total loans
- \$4.3 billion in total trust assets
- \$0.8 billion in WesMark mutual fund assets under management

Our Biggest Investment

To complement the products and services that we provide, we believe that the bank has a commitment to invest in the customer and the community. We work constantly to be a bank you can trust. That's why we take the time to listen to you and focus on meeting your needs. At WesBanco, we provide you a wide variety of services while we give you the personal service you'd expect from a community bank.

Financial Center Footprint

- 203 financial centers
- Market share:
 - Top 5 in Elizabethtown-Fort Knox, KY; Frankfort, KY; and West Virginia
 - Top 10 in Lexington, KY; Louisville, KY; and Pittsburgh, PA
 - Top 15 in Cincinnati, OH; Columbus, OH; and Dayton, OH



Note: location data as of 2/9/19 and financial data as of 12/31/18; market share based on 2018 MSA deposit rankings (source: S&P Global)



So what makes WesBanco, by all accounts, better? Just ask our customers.

We have historically scored high in customer satisfaction surveys. That’s because we give our customers the best of both worlds – a wide range of services paired with a customer-focused philosophy.

With WesBanco, you’ll get options with our checking accounts. You’ll get security through our overdraft protection. You’ll get guidance through our Wealth Management Services. You’ll get same-day transaction posting through closing time (unless specified otherwise) and a full range of electronic services with the added access to Apple Pay,TM Samsung PayTM and Google Pay.TM And, you get the peace of mind that comes with choosing one of the strongest banks in the nation. Please take advantage of all that we offer and experience the full range of WesBanco’s customer satisfaction.

- We offer a full array of electronic and Online Banking services including, Mobile Banking with remote deposit capability, electronic statements, electronic Bill Pay and our new mobile and online person-to-person payment system – Pay Someone. Apple Pay,TM Samsung PayTM and Google PayTM are available to WesBanco Debit Card holders. For your convenience, all WesBanco locations are equipped to issue debit cards instantly, on site.
- We offer Wealth Management Services* through our trust division and our full-service securities broker/dealer. Our full-service insurance agency, WesBanco Insurance Services, Inc., provides complete lines of personal and business insurance. We will meet with you to listen to your goals and develop a personalized wealth and insurance strategy that works for you.
- You will have access to an expanded network of Automated Teller Machines (ATMs). In addition to WesBanco ATMs, you will enjoy additional convenience and savings from our partnership with the STARsf/ Allpoint Surcharge-Free ATM Network that will provide over 55,000 surcharge-free ATMs worldwide.
- When you need money, it helps to have a friend in the neighborhood. So it’s good to know that WesBanco is here to give you the loans you need. We can finance nearly anything for you from home improvements, furniture and vehicles to medical emergencies or a mortgage on a new house. The experienced mortgage loan officers at WesBanco are trained to help select the loan that best suits your needs. We specialize in making mortgage loans to purchase, build or refinance.

Recent National Accolades

- The Federal Deposit Insurance Corporation awarded WesBanco Bank, Inc. a composite “Outstanding” rating for its most recent Community Reinvestment Act performance, the bank’s sixth consecutive Outstanding rating
- Bauer Financial, Inc. awarded WesBanco their highest rating as a “five-star” bank
- WesBanco Bank received the America Saves Designation of Savings Excellence for Banks, a designation from America Saves
- Again named one of the Best Banks in America for 2019, according to Forbes

Contact Us

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WesBanco Bank, Inc. is a Member FDIC

*Wealth Management Services include WesBanco Trust and Investment Services (WTIS); WesBanco Securities, Inc. (WSI), a wholly owned subsidiary of WesBanco, Inc. and a member of FINRA and SIPC; and WesBanco Insurance Services, Inc. (WIS). WIS is licensed in the states of FL, IN, KY, OH, PA, and WV. WTIS may invest in insured deposits and nondeposit investment products. WSI and WIS invest in nondeposit investment products. Nondeposit investment products are not insured by the FDIC, not bank guaranteed, not insured by any government entity and are subject to investment risk, including possible loss of principal amount invested.

