



NEWS RELEASE

WesBanco Announces Initiatives to Assist Customers and Communities Affected by COVID-19

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WHEELING, W.Va., March 18, 2020 /PRNewswire/ -- WesBanco, Inc. (Nasdaq: WSBC), a diversified, multi-state bank holding company, announces that its affiliate, WesBanco Bank, has launched a number of initiatives and precautionary measures intended to mitigate the impact of the COVID-19 virus outbreak on its customers, communities, and employees. The measures will be re-evaluated as circumstances require.

"For 150 years, WesBanco has maintained its strong community banking roots by focusing on the needs and success of our customers and communities," said Todd F. Clossin, WesBanco President & Chief Executive Officer. "During this important time, we believe it is our duty as a responsible, community-based financial institution to assist and help protect our employees, customers, and communities. We are offering payment relief to affected borrowers, adjusting branch operations to help protect the health and safety of customers and employees while maintaining access to our services, and supporting local non-profit organizations through our grant programs."

Support for Commercial Customers

WesBanco is offering to defer certain loan payments for up to 90 days for the most seriously impacted categories of business borrowers, as described below. Current WesBanco business borrowers who wish to request relief are encouraged to call their relationship officer. Public accommodation businesses, such as restaurants/caterers, and certain retail establishments, that are forced to close will be eligible for full deferral of loan payments (principal and interest) for 90 days, and working capital facilities up to \$200,000. Public accommodation businesses that are reducing services in response to the pandemic (such as reducing capacity, transitioning to take-out only) will be eligible to make interest-only payments and defer principal payments for 90 days, and working capital facilities up

to \$100,000. Additional relief programs may be available to existing WesBanco business borrowers on an individualized basis, depending on their circumstances. All deferred loan payments and new loans will be subject to bank approval.

Support for Residential Mortgage and Consumer Customers

Existing residential mortgage and consumer loan customers of WesBanco may also be eligible for the Borrower Relief Program. Current consumer customers who wish to request relief may call 800-654-6288 to speak with a company representative. WesBanco customers working as healthcare professionals and emergency responders are eligible to receive deferral of their residential mortgage or consumer loan payments (principal and interest) for 90 days; and WesBanco borrowers who are otherwise impacted by COVID-19 are eligible to be evaluated for participation in the program. Small businesses and consumers who wish to receive existing loan deferrals must contact WesBanco to determine eligibility, as the Borrower Relief Program is not automatic. In addition, WesBanco will suspend initiating any new foreclosure actions, specific to residential properties, unless required by federal or government agencies; and, will not initiate any new repossession actions of vehicles financed by WesBanco. These suspension of actions are effective immediately through the end of March 2020, and will continue to be evaluated with considerations to extend them.

Support for the Community

The WesBanco Bank Community Development Corporation ("WesBanco CDC"), an affiliate of WesBanco, Inc. that serves the urban and rural areas across the company's footprint, provides loans and investments to entities that meet community needs in a defined service area, is also offering Coronavirus-related relief measures. WesBanco CDC has established a \$350,000 grant pool to support non-profit organizations in communities served by WesBanco that have been directly impacted by COVID-19. Non-profit organizations can receive additional information by contacting LaReta J. Lowther, Senior Vice President – Director of Community Development and CRA Compliance, at 304-905-7331 or lowther@wesbanco.com.

Support for Employees

WesBanco has announced measures to help mitigate the impact of COVID-19 on its employees' lives. In addition to enhanced enterprise-wide cleaning efforts, WesBanco has already suspended all non-essential business travel, implemented guidelines regarding personal travel, required all in-house meetings to be conducted via conference call or video conference, and, as appropriate, is utilizing tele-commuting and relaxing paid time-off policies.

Branch Services Effective March 19, 2020

To support the efforts of public health authorities and to help curtail the spread of COVID-19, WesBanco is expanding its social distancing practice by modifying the operations of its financial center network. WesBanco is temporarily limiting most locations to drive-up and ATM services, with others being shifted to modified hours, and will continue to assist customers through WesBanco's online and mobile tools and call center. Customers with specialized cash supply needs or who require access to safe deposit boxes may make appointments to visit a financial center. If a customer is not currently registered for online or mobile banking, or has questions on operations of financial centers, they may either visit wesbanco.com or call WesBanco customer service at 800-905-9043.

Mr. Crossin continued, "We remain dedicated to ensuring the safety of our employees, customers, and communities, while continuing to serve their financial and banking needs."

About WesBanco, Inc.

Founded in 1870, WesBanco, Inc. (www.wesbanco.com) is a diversified and balanced financial services company that delivers large bank capabilities with a community bank feel. Our distinct long-term growth strategies are built upon unique sustainable advantages permitting us to span six states with meaningful market share. Built upon our 'Better Banking Pledge', our customer-centric service culture is focused on growing long-term relationships by pledging to serve all personal and business customer needs efficiently and effectively. In addition to a full range of online and mobile banking options and a full-suite of commercial products and services, WesBanco provides trust, wealth management, securities brokerage, and private banking services through our century-old Trust and Investment Services department, with approximately \$4.7 billion of assets under management (as of December 31, 2019). WesBanco's banking subsidiary, WesBanco Bank, Inc., operates 236 financial centers in the states of Indiana, Kentucky, Maryland, Ohio, Pennsylvania, and West Virginia. Additionally, WesBanco operates an insurance agency, WesBanco Insurance Services, Inc., and a full service broker/dealer, WesBanco Securities, Inc.

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