



NEWS RELEASE

WesBanco Celebrates Successful 'Teach Children to Save' Campaign

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WHEELING, W.Va., May 27, 2015 /PRNewswire/ -- WesBanco (NASDAQ: WSBC) recently partnered with 69 schools and career centers in 48 different communities throughout Ohio, West Virginia and Pennsylvania to celebrate the Teach Children to Save Campaign by offering savings education for children. This year, 55 WesBanco Branch Locations presented educational material and a special WesBanco Teach Children to Save account for children that provides a \$10 deposit match into the WesBanco Savers Account if the child's \$10 deposit is saved for 90 days. As the program expands, connections with government and business add to the values of the education.

Established by the American Bankers Association in 1997, Teach Children to Save has reached 7.2 million young people through the commitment of 210,000 banker volunteers. "We are very pleased to also announce that WesBanco was one of nine FDIC-insured financial institutions nationwide selected to participate in Phase I of the FDIC's Youth Savings Pilot Program, a program that seeks to identify and highlight promising approaches to financial education regarding the opening of safe, low-cost savings accounts for school-aged children. Through these programs we hope to motivate students and instill positive savings habits at a young age, creating a community of lifelong savers," said Todd F. Clossin, President and CEO, WesBanco, Inc.

WesBanco has been participating in the Teach Children to Save program for 13 years with involvement of employees ranging from Market Presidents to Tellers participating. "We are proud of our participation in 215 financial education services and events where we presented programs to 204 schools and organizations in 2014. More than 170 WesBanco employees collectively dedicated nearly 900 hours to savings education in 2014. We also had 31 WesBanco locations participate in the Get Smart About Credit initiative that occurs in October each year and we held 17 financial education events in the Cincinnati, OH area as part of the Accounting for Kids initiative," said

Robert H. Young, WesBanco Executive Vice President & CFO. Mr. Young noted that the bank also offers a WesBanco Saves account for adults as part of the national America Saves initiative through its local partnerships with West Virginia Saves, Columbus Saves, and the Greater Cincinnati Saves programs. In 2014, the bank had more than 3,700 active WesBanco Saves accounts, representing more than \$12 million in savings.

LaReta J. Lowther, VP Community Development said, "Being able to teach financial education to our next generation of bank customers is one of the most rewarding aspects of my job. It is fulfilling to share with students that moment when they grasp that just by saving some of their money and spending wisely, they can have the things they need, but also a few things they just want. By teaching students at a young age to understand budgeting and savings, we are giving them tools to not only think about how to best use their own money, but to also participate in family discussions."

WesBanco offers the following tips for money-savvy parents raising money-smart kids:

- Set the example of a responsible money manager by paying bills on time, being a conscientious spender and an active saver. Children tend to emulate their parents' personal finance habits.
- Talk openly about money with your kids. Communicate your values and experiences with money. Encourage them to ask you questions, and be prepared to answer them – even the tough ones.
- Explain the difference between needs and wants, the value of saving and budgeting and the consequences of not doing so.
- Open a savings account for your children and take them with you to make deposits, so they can learn how to be hands-on in their money management.
- Let friends and family know about your child's savings goal. They'll be more likely to give cash for special occasions, which means more trips to the bank.
- Engage your community. Many schools, banks and community organizations share your commitment to creating a money-savvy generation. Engage a coalition of support to provide youth with the education they need to succeed.

The American Bankers Association provides financial education programs and resources that help bankers make their communities better. The association's signature programs, Teach Children to Save and Get Smart About Credit, bring bankers and students together to increase financial literacy.

WesBanco, Inc. is a multi-state bank holding company with total assets of approximately \$8.2 billion operating through 142 branch locations and 130 ATMs in West Virginia, Ohio and Pennsylvania. WesBanco's banking subsidiary is WesBanco Bank, Inc., headquartered in Wheeling, West Virginia. WesBanco also operates an insurance brokerage company, WesBanco Insurance Services, Inc., and a full service broker/dealer, WesBanco Securities, Inc.

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