



NEWS RELEASE

## WesBanco Offers Weather and Flood Damage Loan Program

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WHEELING, W.V., March 11, 2015 /PRNewswire/ -- In an effort to assist West Virginia, Ohio and western Pennsylvania residents who have been affected or who may be affected by damage resulting from recent severe weather, WesBanco (NASDAQ: WSBC) officials have announced a Weather and Flood Damage Loan Program for residents and small business owners.

Qualified residents and business owners can apply immediately for a 5% APR fixed rate loan that can be repaid over a maximum 5-year period. Eligible applicants can borrow up to \$5,000 per residence or business for any improvements or other items needed as a result of weather related damage. There will be no loan fees or closing fees on these loans. Approval of the loans will be subject to the bank's standard underwriting.

"The severe weather of the past few weeks has already caused significant damage and created hardships for many of our customers, employees, neighbors and friends in West Virginia, Ohio and western Pennsylvania. The potential for additional damage exists as a result of heavy snows, severe cold and an anticipated rise in temperatures. Over the years we have supported our local communities with a wide variety of banking programs and have in the past offered Weather Damage Loan Programs and Flood Relief Loan Programs. I am pleased that WesBanco can once again provide assistance to our local communities for those residents and small business owners who have suffered weather related damages with these very affordable loans. For example, the monthly payments for a \$5,000, five-year loan would be \$95.13," Todd F. Clossin, President & CEO, said.

Applications for Weather Damage Loans are now being taken by telephone or in person at any WesBanco location.

As a result of WesBanco's recent merger consummation with ESB Financial Corporation, WesBanco is a multi-state bank holding company of approximately \$8.3 billion in total assets providing banking services through 143 locations and 128 ATMs in West Virginia, Ohio and Pennsylvania. The transaction further expands WesBanco's franchise in the western Pennsylvania region. Prior to the merger with WesBanco, ESB operated 23 banking offices located in western Pennsylvania. WesBanco's banking subsidiary is WesBanco Bank, Inc., headquartered in Wheeling, West Virginia. In addition, WesBanco operates an insurance brokerage company, WesBanco Insurance Services, Inc., and a full service broker/dealer, WesBanco Securities, Inc.

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