



Welcome Delaware County Bank and Trust Company Customers First Commonwealth Bank Merger, Commonly Asked Questions

UPDATED: June 30, 2017

NEW

Q: I didn't make my June loan payment because I read that I would receive a new coupon book or billing statement before my first due date. Is that ok?

A: Your June loan payment should have been made if you had a due date prior to receiving your coupon book or a First Commonwealth statement. However, we know that there was some confusion surrounding this so please feel free to contact our Engagement Center at 800.711.2265 to discuss any of your concerns.

Q: Why is my debit card now Mastercard instead of Visa?

A: First Commonwealth partners with Mastercard for our debit and credit cards. As a Mastercard card holder, you get access to SecureCode, which is a private code unique to you that adds protection against unauthorized use of your card. All of our cards are also equipped with chip-technology which adds an additional layer of protection. You can also add your cards to your mobile wallet apps to use your phone at checkout in person or online. Mastercard also rewards cardholders with a quarterly sweepstakes and one of our Ohio customers just won! Mastercard is accepted worldwide and at popular retail locations throughout Central Ohio like CostCo and Target.

Q: Why did I receive multiple debit cards?

A: There are a few reasons that some cardholders received multiple cards.

You may have received multiple cards linked to same account which means that at some point in the past you placed an order for multiple cards on your account at DCB or you received cards that you did not activate or stopped using cards that you did not disable. That quantity was used to order your First Commonwealth cards. You can activate the card you want to keep and can disable any cards you do not want by bringing them into one of our branches or contacting our Engagement Center at 800.711.2265.

You may have received multiple cards linked to different accounts which means you had more than one DCB account with a debit card linked to it. You should have received a letter showing which card goes with which accounts or we would be happy to look those up for you if you stop in at one of our branches or contact our Engagement Center at 800.711.2265

Q: For check images on my statements, will I be able to see the front and back of my checks?

A: First Commonwealth's statements will show the fronts of your checks. However, you may request to see backs also by contacting your local branch or calling the Engagement Center at 800.711.2265.



Q: Why did I get new checks for my HSA card? I thought that I could keep using my DCB checks.

A: You are able to continue to use your DCB checks for your HSA cards but as a courtesy we provided additional checks at no cost.

Q: When will the merger be completed?

A: The Delaware County Bank and Trust Company (DCB) is now part of First Commonwealth Bank but will continue to operate independently until the systems integration occurs between May 19-May 21, 2017. Please continue to bank with DCB as you usually do.

Q: Can I use a First Commonwealth branch now to conduct my transactions with DCB?

A: For now, continue to bank as you normally do with DCB. DCB and First Commonwealth have different account systems. We expect to convert DCB's deposit and loan accounts to First Commonwealth's systems between May 19-May 21, 2017. Until then, please continue to use DCB's branches to ensure your payments and deposits are timely credited.

Q: Will my branch remain open?

A: Yes. All DCB branches will remain open. At this time, plans call for DCB offices to continue to operate on the same schedule they use now with the exception of all offices being closed on Saturday, May 20, 2017, as we complete the bank systems conversion.

Q: Will the staff at the local branches I bank at be the same?

A: Yes. You will continue working with a familiar team when you call or visit your preferred branch.

Q: Does First Commonwealth Bank offer deposit insurance?

A: Yes. First Commonwealth is a strong, secure, and well-capitalized bank and a safe place for your deposits. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. This coverage can be increased for larger deposits through titling of accounts. Deposits at DCB are similarly insured by the FDIC. As a result, the merger will not affect deposit insurance coverage for many customers. If you have accounts at both First Commonwealth and DCB, under federal law you will continue to receive the same FDIC coverage, as if your accounts were still at separate banks, for six months after the merger. Certificates of Deposit (CDs) will continue to receive separate FDIC insurance coverage until the first maturity date after the six-month period. After six months have passed, if your total account balance(s) exceed \$250,000, any excess may not be covered by FDIC insurance.

Q: How will my accounts be affected?

A: At this time, there will be no change to your DCB accounts. You will continue to enjoy the same account benefits, and your statement date will remain the same. The interest rates you earn on your checking, savings and money market deposit accounts will continue to be subject to change due to market conditions. CDs and individual retirement accounts (IRAs) will earn their current interest rates until they mature. Any account changes will take place after May 20, 2017 and you will be notified in advance of what you can expect.



Q: Will my account number change?

A: Unless you receive communication that you have been issued a new account number, you will use the same account number(s) and routing number you have at DCB. If changes are needed in the future, you will receive advance notification, and we will assist you through the process.

Q: Will I need new checks and deposit slips?

A: No. You may continue to use your Delaware County Bank checks and deposit slips at this time. If changes are needed in the future, you will receive advance notification, complimentary new checks and we will assist you through the process.

Q: Can I use my current ATM or Debit Card?

A: Yes. At this time, you may continue to use your current ATM or debit card. You will receive a new First Commonwealth Bank debit or ATM card before the bank operating systems are combined in May. First Commonwealth is a proud participant in both Allpoint and Freedom Alliance. These networks give our customers access to over 55,000 surcharge-free ATMs nationwide, including popular locations in the Delaware County area like Walgreens, CVS, Turkey Hill, Target and Costco. An ATM search feature of all locations is available on our website at fcbanking.com. Allpoint locations can also be found by using the Allpoint mobile app.

Q: Can I use my DCB Credit Card

A: Yes. At this time, you may continue to use your current DCB credit card until further notice.

Q: Will my drafts and direct deposits continue without interruption?

A: Yes. At this time, there is no need to change direct drafts or direct deposits to your DCB accounts. These should continue as normal. If changes are needed in the future, you will receive advance notification, and we will assist you through the process.

Q: If I have questions, who can I call?

A: Please call or stop by your nearest DCB office or call the DCB call center at 740-657-7200 or 1-800-631-0322, extension 7200. The call center hours are 8:00 a.m. to 6:00 p.m., Monday to Thursday; 8:00 a.m. to 6:00 p.m. on Friday; and 9:00 a.m. to 1:00 p.m. on Saturday. If the person you speak with is unable to answer your question, he or she will work with others to find an answer or a resolution. Questions regarding commercial loans can be addressed by your loan officer.

Q: When will access to my DCB Online Banking end?

A: Your DCB Online Banking will be discontinued beginning May 18, 2017, at 3:30 p.m. You can log in to First Commonwealth Online Banking starting at 8:00 a.m. Monday, May 22, 2017.

Q: How will BillPay be interrupted during the changeover from DCB to First Commonwealth?

A: BillPay will be unavailable from May 15 at 3 p.m. to May 22 at 8 a.m., but scheduled payments will not be interrupted during this time.



Q: Will I have the same Online Banking user ID with First Commonwealth?

A: Unless you receive communication indicating that you will be issued a new Online Banking ID, you will maintain the same user ID that you use with your DCB Online Banking. When logging into First Commonwealth's online banking for the first time on or after May 22, 2017, you will use your DCB user ID as your Online Banking ID and the last four digits of your social security number or TIN as your temporary password.

Q: What if I have a bill pay(s) or automatic payment(s) that is scheduled between May 19 and May 21, 2017?

A: There will be no interruptions with your payments. All bill pays and automatic payments that were scheduled prior to the evening of Friday May 19, 2017 will be paid as scheduled. You will be notified about the exact time to schedule your payments.