

# WELCOME DELAWARE COUNTY BANK & TRUST CUSTOMERS

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Welcome to the First Commonwealth Bank® community. Although you may not be familiar with us yet, we are a community bank with offices located throughout Northeast and Central Ohio, as well as Central and Western Pennsylvania. We are headquartered in Indiana, Pennsylvania. Our mission is to improve the financial lives of our neighbors and their businesses. We look forward to supporting you as you continue on your financial journey.

## HOW TO USE THIS GUIDE

We realize changes to your banking relationship are never easy, so we've been working hard to minimize the impact you'll feel during the change from Delaware County Bank & Trust (DCB) to First Commonwealth Bank. We've created this guide to give you a better understanding of any changes you may experience.

The icons pictured below will point out critical information, dates and actions to prepare for the changeover. In addition, an online version of this guide will be available, by visiting [fcbanking.com/dcb](http://fcbanking.com/dcb).

### NEW FEATURE

The **NEW FEATURE** icon points out features that will enhance your banking experience.

### ACTION REQUIRED

The **ACTION REQUIRED** icon identifies items you will need to address during the changeover.

### SAVE AND NOTE

The **SAVE AND NOTE** icon points out information you should make note of for future use.

## CHANGEOVER SUMMARY

Here's how the systems changeover of your accounts and account access will work from Monday, May 15, to Monday, May 22, 2017:

- At 3:00 p.m. on May 15, DCB's Online BillPay service will no longer be available. Scheduled payments between May 15 and May 22 will process as normal.
- At 3:30 p.m. on May 18, DCB's Online and Mobile Banking services will no longer be available.
- DCB offices will close at regular times on May 19. The offices will be closed on May 20. Offices will resume regular business hours on May 22.
- You will be able to use your DCB debit card without interruption until 11:59 p.m. on May 21.
- ATMs will be periodically unavailable during the changeover. However, you will still be able to use your DCB card to access MoneyPass ATMs free of charge through May 21.
- Your accounts will be accessible through all First Commonwealth service points starting at regular business hours on May 22.

## CUSTOMER ASSISTANCE

We understand that you may have questions or require assistance along the way. We are here to help.

### SAVE AND NOTE

As always, you can visit a local branch or call **800.711.BANK (2265)** for our Engagement Center, similar to the Customer Care Center that you are familiar with at DCB. Our Engagement Center team is available to assist you by phone from 7:00 a.m. to 10:00 p.m. Monday through Friday and 8:00 a.m. to 6:00 p.m. on Saturday and Sunday. You are also welcome to email us any time at [welcome@fcbanking.com](mailto:welcome@fcbanking.com).

Phone numbers for the former DCB branch offices will remain the same. Following the changeover of DCB to First Commonwealth on May 22, 2017, we invite you to bank at any of our offices. A complete list of our Central Ohio offices and ATM locations can be found on the back cover. All First Commonwealth locations can be found on [fcbanking.com](http://fcbanking.com).

We have also added a special section to our website, [fcbanking.com](http://fcbanking.com), dedicated to this changeover. Please visit [fcbanking.com/dcb](http://fcbanking.com/dcb) for the latest news and updates.

## IMPORTANT DATES TO KNOW

Monday, May 15, 2017	
Online BillPay	The DCB Online BillPay service will be unavailable after 3:00 p.m. on May 15. Schedule any payments you wish to occur between May 15 and May 22 before 3:00 p.m. on May 15.
Thursday, May 18, 2017	
Online Banking and Mobile Banking	The DCB Online and Mobile Banking services will be unavailable after 3:30 p.m. on May 18.
Friday, May 19, 2017	
Automated Account Service Line	The Access DCB automated account service line will be unavailable after 3:30 p.m. on May 19.
Saturday, May 20 and Sunday, May 21, 2017	
Local Offices	The local branch offices and Corporate Center will be closed on May 20 to allow us time to complete the changeover. We will re-open for regular business hours on May 22.
Engagement Center	Our team will be available by calling <b>800.711.BANK (2265)</b> on May 20 and 21 from 8:00 a.m. until 6:00 p.m. You can also email <a href="mailto:welcome@fcbanking.com">welcome@fcbanking.com</a> .
ATMs	The DCB ATMs will be periodically unavailable as we change over to First Commonwealth. However, you will still be able to use your DCB card to access MoneyPass ATMs free of charge until 11:59 p.m. on May 21.
Monday, May 22, 2017	
Changeover Complete	As of 8:00 a.m., your accounts will be available through First Commonwealth. Local offices and the Engagement Center will resume regular business hours. You can now bank at any First Commonwealth office or ATM. For a complete listing of Central Ohio locations, see the back cover of this booklet.
Online Banking, BillPay and Mobile Banking	First Commonwealth's Online Banking, BillPay and Mobile Banking will be available at 8:00 a.m. To access these services, visit <a href="http://fcbanking.com">fcbanking.com</a> . <b>Balance may not reflect weekend debit card activity.</b>
Automated Account Service Line	If you are currently using Access DCB, you can set up automated assistance with First Commonwealth by calling <b>800.711.BANK (2265)</b> (option 1), where you will find instructions for transfers, stop payments, personal identification number (PIN) changes and overdraft authorizations as well as account balance information. <b>Balance may not reflect weekend debit card activity.</b>
Debit/ATM Cards	You can start using activated First Commonwealth debit and ATM cards. To activate your card, simply call 866-392-9952. You will be asked to press 1 to continue the call in English or press 2 to continue the call in Spanish. At the next prompt you will then need to press 2 "for all other inquiries" to activate your card. This process will also walk you through choosing your PIN for your card. Please take note of your selected PIN as a reset may cause delays.
ATMs	Available for use with your First Commonwealth card. <b>Balance may not reflect weekend debit card activity.</b>
Tuesday, May 23, 2017	
Account Balances	All account balances will be updated with current activity.

## DEPOSITS - ACCOUNT COMPARISON

Our team worked hard to match your current DCB accounts with a First Commonwealth account that has similar features and benefits. On page 4, you will find a chart that compares information about all of First Commonwealth's checking accounts. If at any time you would like to review additional options or change your accounts, we would be happy to help you at a local office or at **800.711.BANK (2265)**. Your new account terms will take effect on May 20, 2017. Please refer to the account Terms and Conditions and Schedule of Fees packet included in this mailing for specific details on each account.

### Personal Checking Accounts

SAVE AND NOTE

DCB Account Name	First Commonwealth Account Name	Features Quick View <i>See page 4 for an account comparison</i>
DCB Free Checking Club Account	Hometown Checking	No monthly service fee when you sign up for eStatements. There are no monthly balance or deposit requirements. This account is equipped with free Online Banking and BillPay, free Mobile Banking and Deposit, and surcharge-free access to 55,000 ATMs worldwide through the Allpoint Network and Freedom Alliance.
DCB Plus Checking	Hometown Checking + Interest	All of the benefits of Hometown Checking plus a competitive, tiered interest rate applied to your monthly balance.
Prestige Interest Checking	Hometown Checking + Interest + Solutions	All of the benefits listed in the two accounts above, plus a 25% discount on expedited bill payment and no fees for overdraft protection transfers, person-to-person transfers, and transfers to and from your First Commonwealth account with another institution.
Health Savings Account (HSA)	Health Savings Account - Family or Individual	Your new Health First debit card is linked to your interest-bearing HSA and is intended to be used only for qualified medical related purchases wherever Mastercard® is accepted. You will also receive checks for your HSA account. The checks will arrive in special packaging (please see page 6 for an image). You can make qualified medical payments with your debit card or check. The Health First debit card has no ATM access.

### Personal Savings Accounts

SAVE AND NOTE

DCB Account Name	First Commonwealth Account Name	Features Quick View
DCB Preferred Savings Simple Savings DCB Holiday Savings	Hometown Savings	A no-fee, interest-bearing savings account that can be opened with our Hometown Checking as a no-cost overdraft protection solution. To establish your Hometown Savings as your overdraft protection account, call our Engagement Center at <b>800.711.BANK (2265)</b> or visit one of our local offices.
DCB Investors MMA Prestige MMA	Hometown Money Market - Personal	Our money market account allows you to earn higher interest without tying up your money for an extended period of time.
Conversion Savings	Commonwealth Account	A no-fee account equipped with free Online Banking and BillPay.
Christmas Club	Holiday Club	This interest-bearing account will help you save year-round for holiday shopping.

## DEPOSITS - ACCOUNT COMPARISON

The below checking account comparison shows the features, fees and requirements associated with any of the First Commonwealth Hometown Checking solutions and our SmartPay Card. Any of our Hometown Checking packages can be combined for maximum benefits. If at any time you would like to review options or change your accounts, you can visit a local branch or contact our Engagement Center at **800.711.BANK (2265)**.

### First Commonwealth Personal Checking Account Comparison

SAVE AND  
NOTE

	HOMETOWN CHECKING			
	Hometown Checking	+ Interest Package	+ Solutions Package	SmartPay Card
<b>Features</b>				
Hometown Savings Account	√	√	√	
Online Banking <sup>1</sup>	√	√	√	√
Mobile Banking <sup>1</sup>	√	√	√	√
Online Bill Payment <sup>1</sup>	√	√	√	√
MyFinance (Online Financial Management Tool)	√	√	√	√
Mobile Deposit <sup>1</sup>	√	√	√	√
National ATM Network <sup>2</sup>	√	√	√	√
Check Writing	√	√	√	
Interest		√		
Person-to-Person Transfers	\$.50 ea.	\$.50 ea.	√	\$.50 ea.
External Account Transfers	\$.50 ea.	\$.50 ea.	√	\$.50 ea.
Expedited Bill Payment	Up to \$14.95	Up to \$14.95	Up to \$14.95 less 25% discount <sup>3</sup>	Up to \$14.95
<b>Overdraft Protection</b>				
Overdraft Protection Transfers with Hometown Savings	√	√	√	
Overdraft Protection Transfers from any other FCB Account	\$15 per day	\$15 per day	√	
Standard overdraft fee	\$35 each	\$35 each	\$35 each	
<b>Card Types</b>				
Standard Debit Card	√	√		SmartPay Card
World Debit™ Mastercard®			√	
<b>Pricing</b>				
Monthly service charge	\$2* or Free with eStatements	\$5* or waived with the below	\$5* or waived with the below	\$5
<b>*One of the following will waive the monthly service charge:</b>				
Monthly eStatement <sup>4</sup>	√			
Monthly Deposits		\$1,000	\$1,000	
Monthly Relationship Balance		\$5,000	\$5,000	

(1) Standard message, data, and internet service provider rates may apply.

(2) Free access to all First Commonwealth Bank, Allpoint® and Freedom Alliance network ATMs.

(3) Discount may be applied to account as a monthly refund at statement time.

(4) Monthly service charge of \$2 is waived with eStatement enrollment.

## DEPOSITS - ACCOUNT COMPARISON

### Business Checking Accounts

SAVE AND NOTE

DCB Account Name	First Commonwealth Account Name	Features Quick View <i>See below for an account comparison</i>
Free Business	Free Business Checking	A non-interest bearing account with 500 free transactions <sup>1</sup> per month, a free business debit card and free image statements.
Value Business	Free Business Checking on Account Analysis <i>(For Treasury Management Customers)</i>	
Premier Business		
Non-Profit Business		
Non-Profit Plus Business		
Prestige Business with Interest	Small Business Checking Plus	Specifically for non-profit businesses, associations and sole-proprietors. An interest-bearing account with check images available at no charge.
Value Checking with Interest		
DCB Public Fund IBA		
Cash Management Checking	Elite Business Checking	Our Treasury Management services provide your business unlimited cash deposits and check writing. Fees are based on account usage and may be offset by earnings credit. Check images are available at no charge.
Public Funds Business Account	Public Entity Checking Analysis	Specifically for government entities, such as counties, cities, townships, municipal authorities, colleges and school districts. Includes all of the benefits of the Elite Business Checking account.
IOLTA/IOTA Account	IOLTA/MJ-IOTA	A no-fee, interest-bearing checking account for legal professionals. Interest earned goes to the state IOLTA board to fund legal expenses and other justice-related projects.

### Business Checking Account Comparison

We understand that the success of your business lies in your ability to focus on the day-to-day operations, with peace of mind that your finances are on target. Our Business Checking account options provide you with Treasury Management services, Online and Mobile Banking and more. If at any time you would like to review additional options or change your accounts, we would be happy to help you at a First Commonwealth office or you can call our Engagement Center at **800.711.BANK (2265)**.

SAVE AND NOTE

√ = available n/a = does not apply	Free Business Checking	Elite Business Checking	Small Business Checking Plus
<b>Features</b>			
Remote Deposit Capture	√	√	√
Merchant Services	√	√	√
Treasury Management Services	√	√	√
No-fee BillPay	√	√	√
No-fee Mobile Banking <sup>2</sup>	√	√	√
Interest	n/a	n/a	√
No-fee Online Banking <sup>2</sup>	√	√	√
Image Statements	√	√	√
<b>Card Types</b>			
No-fee Business Debit Card	√	√	√
<b>Pricing</b>			
Minimum Monthly Balance	n/a	n/a	\$2,500
Minimum Deposit to Open	\$100	\$100	\$100
Transaction Fee	No charge for up to 500 transactions per month <sup>1</sup>	Based on account usage <sup>3</sup>	No charge for up to 500 transactions per month <sup>1</sup>
Monthly Fee	\$0	\$0	\$10 <sup>4</sup>

(1) Transactions are defined as all debit and credit transactions. \$0.25 per item over 500.

(2) Standard message, data, and internet service provider rates may apply.

(3) Fees may be offset by a monthly earnings credit and fees may reduce the earning on the account.

(4) Monthly Fee will be waived if the minimum monthly balance requirement is met.

# DEPOSITS - ACCOUNT INFORMATION

## Business Savings Accounts

SAVE AND NOTE

DCB Account Name	First Commonwealth Account Name	Features Quick View
Business Statement Savings Account	Business Savings	This interest-bearing savings account requires a low minimum account balance that may be perfect for a small business.
Business Prime Time	Hometown Money Market - Business	This account offers returns that increase as your deposits grow.
Bus Platinum Savings Plus		
Prestige Business MMA		
DCB Corporate MMA		

SAVE AND NOTE

**Personal Checking Account Numbers:** A very limited number of account numbers will change. If your account number is changing, your new account number will be provided in a separate mailing by the end of April. You will also receive complimentary replacement checks (only if your account number is changing) in May which will arrive in a gray package, like the one shown below.



**Checks:** You can use your DCB checks without interruption. Once your current supply of checks is exhausted, you can order new checks that will have your current account information and the First Commonwealth logo. The new checks will arrive in a gray package, like the one shown above.

**Savings/Money Market Account Numbers:** A very limited number of account numbers will change. If your account number is changing, your new account number will be provided in a separate mailing by the end of April.

ACTION REQUIRED

**Debit/ATM Cards:** You can use your DCB debit or ATM card without interruption through 11:59 p.m. on May 21. Debit card holders will receive a new chip-enabled First Commonwealth debit card Mastercard® and ATM card holders will receive a new First Commonwealth ATM card in mid-May. Please activate your new card by calling 866-392-9952 and following the instructions. You will be asked to press 1 to continue the call in English or press 2 to continue the call in Spanish. At the next prompt you will then need to press 2 “for all other inquiries” to activate your card. This process will also walk you through choosing your personal identification number (PIN) for your card. Please take note of your selected PIN as a reset may cause delays.

You can begin using your First Commonwealth card on Monday, May 22. The previously established ATM and point-of-sale purchase limits your card had at DCB will resume on Monday, May 22 on your First Commonwealth card. Visit [fcbanking.com](http://fcbanking.com) to learn more about our chip-card security and benefits. Remember to change any debit card information that might be linked as a payment source to sites like PayPal and Amazon.

ACTION REQUIRED

**Health Savings Account (HSA) Cards:** You can use your DCB HSA card without interruption through Sunday, May 21 at 11:59 p.m. You will receive a new chip-enabled First Commonwealth HSA Mastercard® in mid-May. Please activate your new card by calling 866-392-9952 and following the instructions. You will be asked to press 1 to continue the call in English or press 2 to continue the call in Spanish. At the next prompt you will then need to press 2 ‘for all other inquiries’ to activate your card. This process will also walk you through choosing your personal PIN for your card. You can begin using your First Commonwealth HSA card for medical related expenses on Monday, May 22. Your HSA Mastercard® card cannot be used at ATMs.

**Direct Deposit and Automatic Payments:** Any direct deposits, recurring deductions or payments scheduled with third parties will continue without interruption.

If you want to validate any automatic payments or deposits made to your account during the changeover weekend, you can do so on May 22 by visiting a branch office, using First Commonwealth’s Online Banking or contacting our Engagement Center at **800.711.BANK (2265)**.

## DEPOSITS - ACCOUNT INFORMATION

### SAVE AND NOTE

**CDs and IRA CDs:** A very limited number of account numbers will change. If your account number is changing, your new account number will be provided in a separate mailing by the end of April. The interest calculations for DCB CDs and IRA CDs with daily, quarterly, annual or semi-annual compounding will convert to monthly compounding upon the first maturity on or after May 20, 2017. You will receive a notice from First Commonwealth before maturity, allowing you time to make any renewal decisions during the 10-day grace period following the maturity date. You can choose between terms of 90 days to 60 months. Contact us at maturity for current rates by calling **800.711.BANK (2265)** or visiting your local office.

Formerly, some DCB CDs and IRA CDs allowed additional deposits to be made. These accounts will no longer allow additional deposits to be made outside of the grace period after the first maturity date on or after May 20.

Early withdrawal interest penalties on all current DCB CDs and IRA CDs will remain unchanged until the first maturity date on or after May 20, at which time First Commonwealth's early withdrawal penalties will apply as follows:

Term less than 12 months = 90 day interest penalty

12 months to less than 36 months = 180 day interest penalty

36 months to less than 60 months = 365 day interest penalty

60 months or more = 900 day interest penalty

All IRA customers will receive an annual statement each January showing prior year activity and Fair Market Value.

### SAVE AND NOTE

**Overdraft Protection:** If your DCB personal or business checking account is linked to a line of credit or savings account for overdraft protection, your overdraft protection will continue without interruption. If you have a Hometown Savings Account, you are eligible for free overdraft protection transfers. If you have a Hometown Checking Account plus Solutions package, or add a Solutions package to your existing account, you are eligible for free overdraft protection from any First Commonwealth account.

If you don't have a linked overdraft protection solution, beginning May 22, you may stop by a First Commonwealth office or contact our team at **800.711.BANK (2265)** to link a Hometown Savings account (no minimum balance), checking or line of credit to your new First Commonwealth checking account as a funding source.

An overdraft occurs when you don't have enough money in your account, or a linked account, to cover a transaction, but we pay it anyway. Under our standard overdraft practices, we authorize and pay overdrafts for checks, other transactions made using your checking account number and automatic bill payments. If the overdraft is under \$5 no fee will be assessed. Currently, DCB waives fees if an overdraft is under \$10. We don't authorize and pay overdrafts for ATM and everyday debit card transactions unless you opt in for coverage on these transactions. If you have opted in for DCB to authorize and pay ATM and everyday debit card transactions on your account, your authorization will continue with First Commonwealth. To discuss or change your First Commonwealth overdraft options, contact us at **800.711.BANK (2265)**.

**ATMs:** The DCB ATMs will be periodically unavailable as we change over to First Commonwealth. However, you will still be able to use your DCB card to access MoneyPass ATMs free of charge. Balance inquiries may not be available during this time.

### NEW FEATURE

You can begin using your activated First Commonwealth debit or ATM card on May 22 at all First Commonwealth ATMs. Plus, you'll have access to 55,000 surcharge-free ATMs worldwide through the Allpoint and Freedom Alliance networks. These ATMs are at popular retail sites in the Central Ohio area like Target®, CVS® and Walgreens®. Better yet, you can download the Allpoint app to quickly find an ATM wherever you are. Starting on May 22, the MoneyPass Surcharge-Free ATM Network will no longer be available.

You can make deposits at First Commonwealth ATMs as well as non-First Commonwealth ATMs that offer that service. The cut-off time for ATM deposits is 6:59 p.m.

If you use a non-First Commonwealth ATM that isn't part of the Allpoint Network or Freedom Alliance, the fee is \$2.50.





## DEPOSITS - ACCOUNT INFORMATION

### SAVE AND NOTE

**Account Statements:** You will receive a DCB statement the week of May 22 showing activity since your last statement. The next statement you receive will be the first that shows your First Commonwealth activity. We'll make every effort to combine your accounts to appear on one statement as you see them today, but there may be instances where this is not possible. To learn more about combining your statements, visit your local office or contact us at **800.711.BANK (2265)**. You can also sign up for eStatements as an Online Banking user, which allows you to see all of your account statements in one location.

### ACTION REQUIRED

**eStatements and Electronic Notifications:** If you currently receive monthly account statements through DCB eStatements, those will continue at First Commonwealth. In addition to your monthly statements, you can receive additional notices and statements electronically, including past due, sweep, overdraft protection, opt-in confirmation and automatic renewal notices. Simply enroll under the eNotices tab within First Commonwealth's Online Banking.

If you receive other electronic notifications, you will need to re-enroll. To set up multiple users to receive email notifications, select the "Additional Recipients" option of the eNotices tab in your new Online Banking.

## LOANS

### ACTION REQUIRED

**Loan Transfer, Servicing and Payments:** On May 20, 2017, DCB loans will be transferred to and serviced by First Commonwealth Bank. Loan payments from a First Commonwealth account can be made through online banking, by calling the automated account service line at **800.711.BANK (2265)** (option 1) or by visiting a First Commonwealth office. Payment can also be made by mail to:

**First Commonwealth Bank, Payment Processing Center, P.O. Box 537, Indiana, PA 15701.**

Please note that our Engagement Center cannot transfer funds or take loan payments over the phone.

For service inquiries, simply call our Engagement Center at **800.711.BANK (2265)**.

Your payment method may be changing. If you pay using a coupon book, you will either receive a new First Commonwealth coupon book or you will receive a First Commonwealth billing statement prior to your first payment due date following the changeover.

### SAVE AND NOTE

**Billing Notices:** Your billing notice will be mailed at a different time of month than you have received it in the past, but the monthly due date will be the same.

Your first billing notice will show all outstanding late charges as due, if applicable. No separate late fee notice will be sent.

**Account Numbers:** A limited number of account numbers will change. If your loan account number is changing, your new account number has been provided in a separate mailing in early April.

**Personal Loans:** All personal loans will now have a 15-day grace period before a late charge is assessed.

### SAVE AND NOTE

**Home Equity Lines of Credit (HELOCs):** We will issue complimentary checks in mid-May that are linked to your HELOC account. The checks will arrive in packaging as shown on page 6 and you may begin using these checks on May 22. If your home equity account is accessed with a credit card, your account will be converted the weekend of July 14-16, and more information will be mailed to you.

**Credit Cards:** All DCB credit card accounts, including real estate secured cards, will be changed over to First Commonwealth the weekend of July 14-16. Additional information will be mailed to all credit cardholders prior to that time. You can use your DCB credit card without interruption until further notice.



## ONLINE BANKING AND BILLPAY

Access to DCB's Online Banking service will be unavailable at 3:30 p.m. on May 18, 2017. First Commonwealth's personal and business Online Banking will be available on May 22, at 8:00 a.m. Current DCB Online Banking users do not need to re-enroll.

### NEW FEATURE

In addition to standard functions such as alerts, bill payment and account transfers, your First Commonwealth Online Banking features My Finance, an enhanced personal financial management tool which gives you the ability to view all of your external bank and investment accounts in a single location. For personal accounts, you can also use My Finance to create and manage budgets, set up savings goals, set up spending alerts and more. Your Online Banking homepage is fully customizable by using the My View feature. Arrange your information in the way that best suits you, including your bill payment schedule, account balances, and more.

For the best banking experience by smartphone, you are encouraged to download our mobile app to your phone (see page 11).

### ACTION REQUIRED

### Accessing Your Online Banking

#### Steps for Logging In the First Time

1. Access Online Banking from the [fcbanking.com](http://fcbanking.com) homepage using the most current version of Internet Explorer, Mozilla Firefox, Google Chrome or Safari.
2. Log in using your existing DCB username as your Online Banking ID. Your new temporary password will be the last four digits of your Social Security Number for personal accounts or your Tax ID number for business accounts.

In the event that your current username is longer than 25 characters, you will only use the first 25 characters.

In most cases, there is no change to your Online Banking username. If there is a change to your username, you will be contacted directly.

3. For personal accounts, review and accept the Online Banking Agreement. For business accounts, you will be prompted to do this upon your second log-in.
4. Create a new password between seven and 25 characters, containing both numbers and letters (no special characters).
5. Choose a watermark image from the image selections.
6. Choose and provide answers for three verification questions and enter your primary contact phone number. These may be used for security purposes to verify online activity.
7. Confirm or update your email address.
8. Create a password reset question and answer. This can be used in case you forget your password.

### Customizing Your Online Banking Homepage

### NEW FEATURE

Your new Online Banking offers a customizable homepage called "My View" under the Online Banking tab. By setting up My View, you can customize your homepage experience to show what's most important to you and get quick access to the Online Banking tools you use the most. To customize:

1. Select "My View" and click "Configure this page" at the top.
2. Select a column to configure, then drag and drop or use the arrows to move the sections, or "widgets," easily around the page to a view you prefer.
3. Save your settings.
4. Select "Set as start page" to make "My View" your Online Banking homepage.



# ONLINE BANKING AND BILLPAY

## Cut-Off Times

NEW  
FEATURE

First Commonwealth has expanded cut-off times for the following Online Banking services: Internal Transfers - 10:00 p.m.; Domestic Wire Transfers - 5:00 p.m.; International Wire Transfers - 4:30 p.m.; ACH Transactions - 5:00 p.m.; and Mobile Deposits - 7:45 p.m.

## BillPay

ACTION  
REQUIRED

Access to DCB's BillPay system will be unavailable after 3:00 p.m. on May 15, 2017. Schedule any payments you wish to occur between May 15 and May 22 before 3:00 p.m. on May 15. **Your First Commonwealth BillPay will be available starting May 22 at 8:00 a.m.** To access your new BillPay, simply click the BillPay tab within your new Online Banking. Upon doing so, you can expect the following:

**Payments:** Payments can be scheduled through the new BillPay system starting May 22 at 8:00 a.m.

**Pay from Account:** Please verify that payments are being made from the desired account. You can view this within BillPay.

**Payment History:** Your bill payment history for the six months prior to the changeover date will transfer from DCB's BillPay. Please print and/or save any history prior to that no later than May 15.

**Payees:** Confirm that your established payees have transferred into the new BillPay system. If a payee does not appear, you can easily add it by selecting "Add New Payee" under the BillPay tab.

**eBills:** Your current eBills will not convert and you will receive paper bills. You can re-enroll in eBills; however, to discontinue paper bills, contact your service providers directly.

**Account-to-Account and Person-to-Person Payments:** Account-to-account (external transfers) and person-to-person payment information will not transfer. To resume this service, you will need to re-establish your Person-to-Person payment information under the BillPay tab. Account-to-Account transfers need to be re-established in the External Transfers tab.

To view a demo of the BillPay system, visit [fcbanking.com/dcb](http://fcbanking.com/dcb).

## Transfers

SAVE AND  
NOTE

Most recurring transfers that were set up through DCB Online Banking will be transitioned to First Commonwealth's Online Banking. Customers will be notified in a separate mailing if their transfers will not be transitioned over. Transfers can also be made any time beginning May 22 at 8:00 a.m. by accessing the "Internal Transfer" options within First Commonwealth's Online Banking.

## Alerts

ACTION  
REQUIRED

No later than May 18, please make note of alerts you have established within the DCB Online Banking system because those will not transfer. However, you will be able to re-establish and create additional alerts starting on May 22 at 8:00 a.m. Simply select the "Alerts" option under the Settings tab within First Commonwealth's Online Banking.

For a complete listing of available alerts, please visit [fcbanking.com/dcb](http://fcbanking.com/dcb).

## Account Nicknames

Nicknames you previously established for your Online Banking accounts will be transferred but may be shortened to a maximum of 19 characters and will include the last four digits of the account number.

## ONLINE BANKING AND BILLPAY

### NEW FEATURE

### My Finance - For Personal Accounts

Within First Commonwealth's Online Banking, you will have access to **My Finance**, a free financial management tool. The **My Finance** dashboard screen shows a comprehensive illustration of your financial activities. Getting started is easy - just select the **My Finance** tab in Online Banking.

- Develop a budget and set financial goals.
- Track accounts and organize spending through customizable categories.
- Import account information from other financial institutions to keep track of your financial activities, such as other bank accounts, credit cards and investments.
- Monitor activity through customizable financial management alerts.



## MOBILE BANKING AND MOBILE DEPOSIT

### ACTION REQUIRED

Access to DCB's Mobile Banking app will be unavailable starting at 3:30 p.m. on May 18, 2017. If you use your mobile app to pay bills, that service will be unavailable after 3:00 p.m. on May 15. Beginning at 8:00 a.m. on May 22, Online Banking users will have access to the First Commonwealth Bank mobile app. Simply visit the online store that supports your device (i.e., iTunes or Google Play) to get started. A Blackberry mobile app is not available.

With your First Commonwealth app, you can establish Touch ID or enable the "Remember Me" feature. You can also pay bills, deposit checks, transfer funds, check account balances, view transactions and locate the nearest First Commonwealth office. You can customize what screen you see when logging in and view check images and your transactions.

In order to access mobile banking, you'll need to be an Online Banking user. Enrolling is easy - just visit the homepage of [fcbanking.com](http://fcbanking.com) to get started.

### Text Banking

Beginning May 22 at 8:00 a.m., you can enroll in text banking through the "Mobile Banking" option under the Settings tab of your new Online Banking. The SMS short code for mobile banking text inquiries is 89549. **Reply "HELP" to 89549 for help. Reply "STOP" to 89549 to cancel.** Message and data rates may apply. For a complete list of text banking commands, visit [fcbanking.com](http://fcbanking.com).

### iPad App

Beginning May 22 at 8:00 a.m., you can also download the First Commonwealth iPad app from the iTunes store. The iPad app offers the same functionality as the smartphone app, which includes checking balances, viewing transactions, paying bills, making transfers and additional features. For more information on the iPad app capabilities, please visit [fcbanking.com](http://fcbanking.com).

### Mobile Wallets - for Personal Accounts

As a First Commonwealth customer, you can also access three mobile wallet options free of charge. Just head to the store associated with your device to download or visit [fcbanking.com](http://fcbanking.com).



## SAFE DEPOSIT BOXES

### ACTION REQUIRED

If you received a Safe Deposit bill from DCB, you will need to pay the unpaid balance, including bills with a due date after the changeover. Beginning Monday, May 22, First Commonwealth will send your rental bills 30 days before your next renewal payment is due.

To establish automatic payment from your checking or savings account and receive a \$5 discount, please call or visit your local office.

## TREASURY MANAGEMENT

### ACTION REQUIRED

All Treasury Management customers should watch for a special mailing describing the new features of their First Commonwealth accounts and services, as well as any special operating instructions during the changeover.

First Commonwealth's Online Banking will be available on May 22, 2017, at 8:00 a.m. Please see page 9 for Online Banking log-in instructions.

All Treasury Management customers will be required to use tokens and personal identification numbers (PINs) to conduct Automated Clearing House (ACH) transactions and wire transfers. Customers currently without tokens or PINs will receive them in a separate mailing.



## WEALTH MANAGEMENT

**Trust Accounts:** Trust and estate planning services are provided through First Commonwealth Bank. All Trust Department accounts will be converted to First Commonwealth Advisors on June 30, 2017. First Commonwealth Advisors is the wealth management division of First Commonwealth Bank. Additional information will be mailed to all impacted clients prior to that time.

**Private Banking Accounts:** All private banking deposit accounts will be converted to First Commonwealth on May 20. First Commonwealth has a team of experts in private banking, investments and wealth management available to help create your financial strategy.

### NEW FEATURE

**Brokerage Accounts:** Brokerage services are provided through Infinex Investments, Inc. Member FINRA/SIPC. All Raymond James brokerage accounts will begin transitioning in-kind to Infinex brokerage accounts with First Commonwealth beginning in mid-April. All impacted customers will be notified of the exact timing and steps necessary to transition your account(s).

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. member FINRA/SIPC. First Commonwealth Advisors is a trade name of First Commonwealth Bank. Infinex and First Commonwealth Bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insurance by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.



## CENTRAL OHIO OFFICES & ATM LOCATIONS

### Commercial Loan Offices

Downtown Columbus Office - 200 Civic Center Drive - 614.238.2050  
Lewis Center Office - 110 Riverbend Avenue - 740.657.7400

### Mortgage Loan Offices

Dublin Office - 655 Metro Place South, Suite 300 - 614.442.3607  
Lewis Center Office - 110 Riverbend Avenue - 740.657.7400

### Wealth Management Offices

Lewis Center Office - 110 Riverbend Avenue - 740.657.7800  
Downtown Delaware Office - 41 North Sandusky Street - 740.548.3315

### Branch Offices

#### Ashley

Ashley Office - 2 West High Street - 740.548.3140

#### Columbus

Bethel Road Office - 2121 Bethel Road, Suite A - 614.442.1331  
Polaris Parkway Office - 1942 Polaris Parkway - 740.548.3220  
Short North Office - 647 North High Street - 614.241.5600

#### Delaware

Downtown Delaware Office - 41 North Sandusky Street - 740.548.3300  
Buehler's Office - 800 West Central Avenue - 740.548.3400  
Delaware Center Office - 199 South Sandusky Street - 740.548.3440  
Willow Brook Office - 100 Willow Brook Way South - 740.369.0048  
Willow Brook at Delaware Run - 100 Delaware Crossing West - 740.548.3340

#### Lewis Center

Olentangy Crossings Office - 81 Gallopers Ridge East - 740.548.3230  
Corporate Center Drive Thru Office - 34 Evergreen Avenue - 740.548.3240

#### Powell

Sawmill Parkway North Office - 7319 Sawmill Parkway - 740.548.3280  
Sawmill Parkway South Office - 10149 Brewster Lane - 740.548.3160

#### Sedalia

Sedalia Office - 13760 Main Street Southwest - 740.874.3336

#### Sunbury

Sunbury Office - 75 South Miller Drive - 740.548.3360

#### Westerville

Highland Lakes Office - 6156 Highland Lakes Avenue - 740.548.3180

#### Whitehall

Broad Street Office - 4300 East Broad Street - 614.239.4600

### ATM Locations

#### Ashley

Ashley Office - 2 West High Street

#### Columbus

Bethel Road Office - 2121 Bethel Road, Suite A  
Polaris Parkway Office - 1942 Polaris Parkway  
Short North Office - 647 North High Street

#### Delaware

Downtown Delaware Office - 41 North Sandusky Street  
Buehler's Office - 800 West Central Avenue  
Delaware Center Office - 199 South Sandusky Street  
West Central Avenue - 556 West Central Avenue  
Delaware Square Shopping Center - 1180 Columbus Pike  
Ohio Wesleyan University - Hamilton-Williams Campus Center  
Delaware County Courthouse - 140 North Sandusky Street  
Willow Brook Office - 100 Willow Brook Way South  
Willow Brook at Delaware Run - 100 Delaware Crossing West

#### Lewis Center

Olentangy Crossings Office - 81 Gallopers Ridge East  
Corporate Center Drive Thru Office - 34 Evergreen Avenue

#### Ostrander

Ostrander Office - 10 West North Street

#### Powell

Sawmill Parkway North Office - 7319 Sawmill Parkway  
Sawmill Parkway South Office - 10149 Brewster Lane  
Liberty Plaza Shopping Center - 240 North Liberty Street

#### Sedalia

Sedalia Office - 13760 Main Street Southwest

#### Sunbury

Sunbury Office - 75 South Miller Drive  
Tanger Outlet Mall - 400 South Wilson Road

#### Westerville

Highland Lakes Office - 6156 Highland Lakes Avenue

#### Whitehall

Broad Street Office - 4300 East Broad Street

