

# Checking Comparison

	HOMETOWN CHECKING			SMARTPAY CARD
		Interest Package (optional)	Solutions Package (optional)	
<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.
Account-to-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®			√	Card
<b>Pricing</b>				
Monthly service charge	\$2	\$5	\$5	\$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	



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(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.