

Secured Card Terms and Conditions

These Terms and Conditions give you detailed information about your Secured Card (“Account”). The words “you”, “your,” and “yours” mean you and any other person(s) who are contractually liable under the Cardmember Agreement governing your account. The words “our,” “us,” and “we” mean First Commonwealth Bank. “Business days” are Monday through Friday, excluding Federal Reserve Bank holidays.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Cardmember Agreement for more details.

How We Calculate and Determine Rates: We calculate variable rates based on the U.S. Prime Rate from *The Wall Street Journal (WSJ)* on the first business day of the month. For the purchase and balance transfer APR, we add from 8.74% to 11.74% to the Prime Rate based on your creditworthiness. When we evaluate creditworthiness, we consider your credit report, all the information you provided and other information. Customers with the best credit profiles receive the lowest rate. Other customers receive higher rates and may be offered an account with different rates or terms.

Purchase and Balance Transfers: You may cancel a balance transfer at any time prior to posting by calling 1-800-711-2265. You may transfer any amount, up to your credit available for transfers, which may be less than your total credit line. If your balance transfer request will exceed your available credit, we will process your transfers for less than the amount requested, in the order requested. You may only make balance transfers to accounts that list you as an accountholder. **There is no grace period on your balance transfers. The minimum payment requirement can cause promotional balances to be paid in full prior to the end of the promotional period. You can avoid paying interest on new purchases if you pay your entire balance by the due date each month. This means that, unless your purchase APR is at a promotional 0% APR, you will pay interest on new purchases if you do not pay the balance you transfer under an offer in full by the first payment due date.** See your Cardmember Agreement for details.

Payment Allocation: We apply payments and credits at our discretion, including in a manner most favorable or convenient to us. Each billing period, we will generally apply amounts you pay that exceed the minimum payment due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.

Annual Fee: The annual fee will be assessed on the 12-month anniversary of your Account, and annually thereafter.

Application Information: Federal law requires that we obtain certain information about you such as your date of birth and street address in order to verify your identity. To determine whether you qualify for a First Commonwealth Secured Card, we consider information bearing on your creditworthiness, including the information you provide in this application, and your credit report. You authorize us to receive and exchange information about you, including from your employer, your bank, credit bureaus and others for purposes of verifying your identity and the information on this application and determining your eligibility for credit, renewal of credit and future extensions of credit. By providing your phone numbers, you agree that First Commonwealth,

its affiliates and agents, may call you at these numbers, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan. Upon your request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer credit report relating to you. Offer only available to U.S. residents 18 and older. Every applicant, regardless of marital status, can apply for a separate account. THIS OFFER SUPERCEDES ALL PRIOR OFFERS. Terms of this offer, including fees and calculations of variable rates, are accurate as of August 31, 2016, and may change after that date. To find out what may have changed after that date, write to us at First Commonwealth Bank, Attn: Card and Cash Mgmt, P.O. Box 400, Indiana, PA 15701. Please allow 30 days for us to process your request.

Credit Limit: Applicants may request a specific credit line. If you are approved, your credit line will be at least \$300 and along with other terms of the account, will be based on a review of the information you provide in this application and your consumer report; it may also include other information that may have bearing on your creditworthiness. Balance transfers made with an application are not considered to be a request for a particular credit line.

Cardmember Agreement: You will receive a Cardmember Agreement with the Card. The Cardmember Agreement and the account will be governed by federal law and, as to matters to which state law applies, Pennsylvania law. The terms of your account, including rates and fees, are subject to change, to the extent permitted by law. **Arbitration:** The arbitration, in which case, you will not have the right to have that claim resolved by a judge or jury and you will not have the right to participate in a class action in court or arbitration. You may reject the arbitration provision with respect to your new account within 30 days of account opening.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individually upon request. The Ohio Civil Rights Commission administers compliance with this law.

FICO® Score Terms: Your FICO® Score and key factors are based on data from Experian and may be different from other credit scores. This information is intended for and only provided for Primary cardmembers who have an available score. See fcbanking.com/creditcard about the availability of your score.

Freeze It: When you freeze your account, First Commonwealth will not authorize new purchases, cash advances or balance transfers. However, some activity will continue, including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, payments, other account fees, interests, rewards credited and certain other exempted transactions.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

Collateral Deposit Account. As a condition to our opening the Account for you and other good and valuable consideration, you will deposit funds in a Collateral Account (Hometown Savings account, or other First Commonwealth approved deposit account) held in your name to serve as a security for your Account. If you are in default under the Cardmember Agreement or the Account is closed for any reason, you authorize us at any time(s) to withdraw all or any portion of the funds from the Collateral Account and apply them to reduce amounts that you owe. You will have access to funds held in the Collateral Account in excess of your credit line limit in

accordance with the Cardmember Agreement. You must maintain this Collateral Account as security for the Account, and you grant us a security interest in the Collateral Account. No portion of the Collateral Account may be used to secure other loans. The minimum deposit amount required to be deposited is the amount of your initial Account credit line but will not be less than \$300. Funds in the Collateral Account will be insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum allowable limits. For more detailed information on FDIC coverage, contact the FDIC directly at 1-877-ASKFDIC (1-877-275-3342), (TDD: 1-800-925-4618) or visit www.fdic.gov (<http://www.fdic.gov>). First Commonwealth Bank will maintain separate records to account for your funds.

Withdrawals. You will be permitted to make withdrawals from the Collateral Account as long as the available balance equals or exceeds the credit limit of your Secured Credit Card Account. You may withdraw the remaining balance of your Collateral Account 60 days after your Secured Credit Card Account is paid and closed.

Additional Funds. You will be permitted to make deposits to the Collateral Account.

Account Statements. You will get a monthly Collateral Account statement.

Electronic Funds Transfers to or From your Collateral Account. You may fund your Collateral Account with an electronic fund transfer ("Transfer"). If we do not complete a Transfer to your Collateral Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. In case of errors or questions about your funding Transfers, call us at 1-800-711-2265 or write us at First Commonwealth Bank, Attn: Card and Cash Mgmt, P.O. Box 400, Indiana, PA 15701 as soon as you can, if you think your statement is wrong or if you need more information about a funding Transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number. (2) Describe the error or the Transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Collateral Account within 10 business days for the amount you think is in error (if applicable), during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Collateral Account (if applicable). For errors involving a new Collateral Account, we may take up to 90 days to investigate your complaint or question. For a new Collateral Account, we may take up to 20 business days to credit your Collateral Account (if applicable) for the amount you think is in error. We will tell you the results within three business days after completing.

Interest on Funds. Interest will be paid on the Funds held in the Security Account in accordance with the Collateral Account Terms and Conditions.

Member FDIC