

Credit Services

We seek to meet the credit needs and other banking needs of our communities by offering a variety of credit products. First Commonwealth Bank provides the following credit services:

Consumer	
Personal Term Loans - Secured & Unsecured Personal Lines of Credit Credit Cards - Rewards - Student - Secured Certificates of Deposit Secured Loans Direct and Indirect Automobile Loans Recreational Vehicle Secured Loans	Home Equity Loans Home Equity Lines of Credit Community First Home Improvement Term Loans
Mortgage	
Fixed Rate Loans Adjustable Rate Mortgages Construction Loans FHA Loans	PA Housing Finance Agency (PHFA) VA Loans USDA Loans First at Home Loan
Commercial	
Time Loans Demand Loans Term Loans Commercial Real Estate Loans Lines of Credit Lines of Credit with Cards	Letters of Credit Dealer Floor Plans Public Sector Loans Small Business Administration Loans Company Credit Cards

Deposit Services

In addition to these credit services, First Commonwealth Bank also provides competitively priced checking and savings products as well as check cashing services:

Personal Checking	Personal Savings	Other Deposit Services - Personal
Hometown Checking Hometown Checking + Interest Hometown Checking + Interest + Solutions SmartPay Card	Hometown Savings American Dream Savings Hometown Money Market Tower Savers – Child Savings Account Holiday and Vacation Club Accounts Certificates of Deposit Coverdell Educational Savings Individual Retirement – Roth Individual Retirement – Traditional Individual Retirement – SEP Health Savings Account	Cashier's Checks Money Orders Wire Transfers Night Deposit Safe Deposit Boxes and Convenience Boxes ATM/Debit Cards e-statements Overdraft Protection Plans Wealth Management
Business Checking	Business Savings	Other Deposit Services - Business
Business Checking Elite Business Checking Business Checking Plus	Business Savings Hometown Money Market	Cash Management Merchant Services Card Services Fraud Protection Services

Alternative Delivery Systems

We seek to meet the banking needs of our communities by offering a variety of service delivery options. First Commonwealth Bank provides the following alternative delivery services.

Engagement Center

The Engagement Banking Center is a staffed response service area providing personal customer service via a toll-free telephone number 1-800-711-BANK (2265) and via email at engage@fcbanking.com. It is staffed by a team of Client Service Specialists who can assist callers with product and service inquiries as well as new product and service applications, including requests for credit, over the phone. Clients may report lost or stolen debit cards, obtain Online Banking and BillPay support, receive information on credit cards, and much more. Upon receipt of appropriate client authentication, clients can also receive account information on their various accounts, including account balances, check-in-file, and loan payoff amounts. The Engagement Center hours are Monday - Friday 7:00 AM – 9:00 PM and Saturday- Sunday 8:00AM – 5:00PM.

Bank by Phone

The Bank by Phone Engagement Center Bank is an automated touch-tone telephone access service via a toll-free telephone number 1-800-711 -BANK (2265). This automated service enables our clients to use touch-tone access to monitor account activity, transfer funds between checking and savings, transfer funds from their line of credit, place a stop payment on a check, find a First Commonwealth Bank ATM, and much more. Clients can access their checking, savings, credit card, installment loan, mortgage or Corporate Cash Manager account information. Registered clients have the ability to retrieve their last 10 transactions on their accounts since their last statement. Account information is available 24 hours a day. FCB also offers TTY/YDD service for speech and hearing impaired clients by calling 1-877-816-1801.

Online Banking

Online Banking enables our clients to manage their accounts with a click of a mouse. Online Banking enables clients to view transactions and monitor account activity, check balances, transfer money between accounts, schedule person-to-person and external account transfers and set up alerts to receive via email or text message. Clients can also customize their homepage view, pay bills electronically with BillPay, categorize spending, create a budget and set financial goals through Money Manager, go paperless with eStatements and use Money Manager to import account information from credit cards, other financial institutions and investment accounts for a full view of their financial life. Operating between the hours of 8:00AM-9:00PM, Monday through Friday and 8:00AM-5:00PM on weekends, "Live Chat" provides online assistance to our clients.

By Phone and Online Account Opening

To save a trip to the branch and to enable clients to open Personal accounts at their convenience, by phone via 844-711-BANK (2265) and Online Account Opening via fcbanking.com provides easy access to open a new checking or savings solution or to apply for a loan or credit card.

Alternative Delivery Systems Continued

Mobile Web Banking

Mobile Web Banking utilizes all of the same security measures we employ for our full website so our clients can bank from anywhere with the comfort of knowing their information and transactions are protected. With Mobile Web Banking, you can view account balances, transfer money and even access your BillPay features from your Mobile Banking site through your device's mobile web browser, so even if you don't own a smartphone, you still have access. Clients can utilize our safe and secure banking apps for iPhone, iPad, and Android to pay bills, deposit checks, transfer funds, check account balances, view transactions, and locate the nearest First Commonwealth Financial Solutions Center.

SecureLOCK™ EQUIP Debit Card Protection

SecureLOCK™ EQUIP is a mobile app that allows you to control how, when and where your debit cards are used. If your card is stolen or lost, simply use the app to turn your card off, this will prevent purchases and withdrawals. As soon as you find it, simply turn it back on. The app also allows you to set spending limits for yourself for general use or by merchant types, like gas, groceries and retail. This feature can also be set and controlled by geography.

Mobile Text Banking

Mobile SMS (Text) Banking, once enrolled, enables our clients via text message to 89549 access to their account details anytime from anywhere. Functionality includes Bal (All Accounts Balance), Bal Mobile Short Name (Single Account Balance), Hist (All Accounts Recent Activity) Hist Mobile Short Name (Single Account Activity), Help (Commands) and Stop (Cancel).

Mobile Deposit (App for iPhone or Android)

Mobile Deposit, once enrolled, enables our clients to deposit a check just by using the camera on their smartphone. Checks submitted by 7:45PM will be available the next business day.

Mobile Wallet Solutions (Google Pay, Apple Pay and Samsung Pay)

Making sure that our client's bank goes everywhere their smartphone goes, clients can utilize the Mobile Wallet Solutions. By adding their debit, World debit, SmartPay or Credit Card to Passbook, client phones become their wallet when paying for purchases in-store and often within many of our client's favorite mobile apps.

Multilingual Employee Service

First Commonwealth Bank is committed to providing excellent service, information and referrals to all clients. Multilingual employees who are fluent in another language are available to our Limited English Proficiency (LEP) clients to help communicate, understand and service their banking needs.

Schedule of Service Fees
Effective May 14, 2018

Check Cashing	
Deposit Clients	No Charge
<i>Non-Deposit Clients</i>	
Not On-us—Including Government (each)	\$ 10.00
Check Issuance and Collection	
Official Checks	\$ 15.00
Personal Money Order for Client (each)	\$ 5.00
Counter Checks (4 on a sheet)	\$ 4.00
Canadian check processing (each plus costs)	\$ 10.00
<i>Collection Items</i>	
Incoming (per item)	\$ 25.00
Outgoing (per item)	\$ 25.00
Card Transactions	
ATM/Debit Card Issue (new account)	No Charge
ATM/Debit Card Replacement (each)	No Charge
Express Issue/Replacement of ATM/Debit or Credit Card (each)	\$ 30.00
ATM/Debit Card or Mastercard Point-of-Sale (POS) Purchase (each)	No Charge
Non-Disputed Transaction Record Copy	\$ 15.00
<i>ATM Transaction fees when using FCB locations</i>	
Inquiry (each)	No Charge
ATM Withdrawal (each)	No Charge
ATM Deposit (each)	No Charge
ATM Transfer (each)	No Charge
<i>ATM Transaction fees when using ATMs other than FCB, Freedom ATM Alliance & AllPoint locations</i>	
ATM Inquiry (each)	\$ 2.50
ATM Withdrawal (each)	\$ 2.50
ATM Deposit (each)	\$ 2.50
ATM Transfer (each)	\$ 2.50
<i>International Network Pass-Thru Fees</i>	
Mastercard (MC) Cross Border (% of transaction amount)	.90%
Mastercard (MC) Currency Conversion (% of transaction amount)	.20%
BillPay Products	
<i>A2A (Account to Account) Transfers</i> ¹	
External financial institution to FCB account	No Charge
FCB account to external financial institution (per transaction)	No Charge
Person-to-Person Transfers (per transfer) ¹	\$.50
<i>Expedited BillPay Options</i> ¹	
Charitable Donation	\$ 1.99
Gift Check	\$ 2.99
Overnight Delivery	\$ 19.95
2 nd Day Delivery	\$ 14.95
Electronic Rush Payments	\$ 4.95
Wire Transfers	
<i>Services Available for Clients Only (fees are per transfer)</i>	
Incoming – Domestic	\$ 20.00
Outgoing – Domestic	\$ 25.00
Incoming – International	\$ 20.00
Outgoing – International	\$ 55.00
Foreign Exchange	
<i>Services Available for Clients Only (fees are per transaction)</i>	
Currency Issue (each/plus costs)	\$ 15.00
Non-Sufficient Funds and Overdrafts	
Fee for Overdraft (OD) or Non-Sufficient Funds (NSF) occurrence (per item) ²	\$ 35.00
The OD and NSF fees are limited to four (4) per day at a maximum of \$140.00 per day	
The OD fee will be waived where the daily negative balance is \$5 or less	
Continuous Overdraft Fee (OD), per Business Day, beginning on the 5th calendar day of continuous overdraft ²	\$ 8.00
Automated Account to Account Transfer of Funds for Overdraft Protection	\$ 15.00
May be for the exact amount needed including the fee (if applicable) or initiated for any client selected dollar amount	
The fee is waived if the transfer amount is less than \$25	

Certificates Of Deposit And IRAs	
Transfer IRA to Another financial institution	\$ 50.00
IRA Early Redemption Administrative Fee	\$ 25.00
Statement Options	
eStatement	No Charge
Image Statement (per month) ³	\$ 3.00
Return Mail Fees (per item)	\$ 5.00
Investment Services	
Notary Fees (per document) <i>Only available to clients</i>	\$ 5.00
Medallion Signature Guarantee (per document)	\$ 5.00
U.S. Government Securities Transactions (each)	\$ 50.00
Legal Processing	
Domestic Relations Request (each)	\$ 100.00
All other legal requests (each-plus research cost)	\$ 200.00
Miscellaneous Handling Services	
Wrapped Coin Furnished (per roll)	\$.08
Night Deposit Service (per year)	\$ 25.00
Night Deposit–Canvas Bag (per bag processed)	\$ 1.00
Night Deposit–Disposable Bag (per bag processed)	\$ 0.75
Night Deposit–Locking Canvas Bag Purchase (per bag)	\$ 25.00
Safe Deposit Box and Convenience Box	
Key Replacement	\$ 25.00
Drilling a Box (plus cost)	\$100.00
Inventory (per hour)	\$ 25.00
Other Applicable Account Fees	
Stop Payment Fee (per item)	\$ 32.00
Deposited or Cashed Item Returned (per item)	\$ 12.00
Deposit Account Title Change (per account)	\$ 5.00
Account Inactivity Fee	\$ 5.00
(Hometown Checking, Hometown + Interest, Hometown + Solutions, Hometown + Interest + Solutions, Free Business Checking, Elite Business Checking, Business Checking, Small Business Sweep and Elite Business Sweep)	
A monthly inactivity fee is assessed if the account has no client activity for one year.	
Activity is defined as deposits or withdrawals to the account.	
Check and Deposit Ticket Printing/Reorder	Varies
Fee is based on check style and design	
CD ROM for Business Lockbox Service (per month)	\$ 20.00
Indemnity Agreement	\$ 10.00
<i>Account Reconciliation/Research of Records –Includes Deposit and Loan Related Research</i>	
Research (per hour – 1 hour minimum)	\$ 25.00
Requests of 3 copies or less will not be charged the hourly Research fee.	
Statement Copies (per statement)	\$ 5.00
Check Copies (per page – 12 checks per page)	\$ 5.00
Deposit Tickets and Associated Checks (per copy)	\$ 5.00
<i>Lobby Coin Counter Fee:</i>	
FCB Account Holder	No Charge
Non-Account Holder	5% Fee

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

² Fees may be imposed for covering ODs created by check, in-person withdrawal, ATM withdrawal, or other means

³ **Excluding:** ALL Business Checking Accounts

If you have questions about this Schedule of Service Fees or your account, please feel free to contact a Financial Solutions Specialist at any of our community offices or call our Engagement Center at 800.711.2265.

Keep this Disclosure for future records.