



Hometown Checking Products: Robust checking accounts that provide free Online Banking, BillPay, Mobile Banking and Mobile Deposit, multiple transaction features, and free Overdraft Protection options.

[This document is being provided to you so that you have a clear understanding of how this account works and can enable you to compare your options before making a decision to open this account. Please be aware that this information should be considered a summary and supplemental to other documents and disclosures that you may have already received or will receive in the course of opening and maintaining your account relationship. Please refer to our “Truth in Savings Disclosure”, “Schedule of Service Fees”, and other documentation for a full explanation.]

Account Features & Fees That You May Incur With This Account	Minimum deposit to open account:	\$50	
	Monthly service charge:	Hometown Checking: \$2 (Waived with eStatement delivery enrollment)	
		Hometown Checking + Interest: \$5 (Waived with \$1,000 in deposits per statement cycle)	
		Hometown Checking + Interest + Solutions: \$10 (Waived with \$2,000 in deposits per statement cycle)	
	Pays Interest:	Hometown Checking + Interest Hometown Checking + Interest + Solutions	
	Use of our ATMs:	No fee for First Commonwealth, AllPoint or Freedom Alliance ATMs	
	Use of another bank’s ATMs:	\$2.50; Other bank’s fees may apply	
	Account closing fee:	\$0	
	Overdraft Fees and Options	Overdraft fee:	\$35 per item
		Non-Sufficient Funds fee:	\$35 per item
Maximum number of Overdraft & Non-Sufficient Funds fees per day:		Maximum of 4 Daily Fees	
Continuous overdraft fee:		\$8 Per Business Day beginning on the 5th Calendar Day	
		\$0 if from a linked Hometown Savings, \$15 from other linked accounts (limited to one (1) transfer fee per day), unless you choose the Hometown Checking + Interest + Solutions account which means there are NO FEES for Overdraft Protection from any linked account. Regardless of which checking account you choose, the fee is not assessed when the transfer amount is \$25 or less. This includes transfers from Checking, Savings, Money Market Accounts or Lines of Credit.	
Overdraft protection transfer fee:		Overdraft protection transfer fee:	
Overdraft fee threshold:		If the account is overdrawn by \$5 or less at the time of processing, the fee will be waived	
Your Choice on Overdraft Coverage for ATM and One-Time Debit Card Transactions:			
<p>Option A (default) – Do <u>not</u> pay any ATM and One-Time Debit Card transaction that would overdraw your account. This means that your account is set up to decline any ATM or one-time debit card transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the overdraft-paid fees for ATM or one-time debit card transactions. We may authorize and pay overdrafts for other transaction types.</p> <p>Option B – Do pay any ATM and One-Time Debit Card transaction that would overdraw your account. This means you choose to allow us to authorize one-time debit card purchases and ATM transactions when you do not have enough money available in your account. Overdraft fees will apply. Whether an overdraft will be paid is at our discretion, and we reserve the right not to pay.</p>			
Your Choice on Overdraft Coverage for Check, ACH and Other Debit Transactions:			
You also have the right to opt-out of overdraft coverage on ALL transaction types covered by our standard overdraft practices, including checks and other transactions made using your checking account number.			
Policies & Practices of Our Bank Impacting This Account	Funds Availability Policy		
	We generally make funds from your deposits available the next business day after the business day of deposit.		
Advocacy & Information	Method of Posting Transactions to Your Account		
	Our policy is generally to process ATM and POS transactions first, posting in the order of lowest dollar amount to highest on the day they are processed. We process ACH items second, posting non-serial number ACH transactions in the order of lowest dollar amount to highest followed by serial number ACH transactions in serial number order on the day they are processed. We process paper checks third, posting checks that are cashed or deposited at our Bank in serial number order followed by checks cashed or deposited at another financial institution by serial number order on the day they are processed. Please note: Paper checks that are converted to digital items are presented as ACH items and will post in accordance with ACH posting rules.		
Consumer Financial Protection Bureau – http://www.consumerfinance.gov/			