

Hometown Checking Products

Features and Fees Guide



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 "Account Agreement", "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
	Overdraft protection transfer fee:	Hometown Checking or Hometown Checking + Interest: \$0 if from a linked Hometown Savings, \$15 from other linked accounts (limited to one (1) transfer fee per day; fee is not assessed when the transfer amount is \$25 or less) Hometown Checking + Interest + Solutions: \$0 from any linked account, including lines of credit
	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:	
	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.	
	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.	
	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.	
	Method of Posting Transactions to Your Account	
	We generally post deposits and withdrawals to your account each business day in the following sequence:	
	<ol style="list-style-type: none"> 1. Deposits and other credits to your account. 2. Wire transfers, money sent instantly through Zelle® and real-time electronic payments in the order of lowest dollar amount to highest on the day they are processed. 3. ATM and everyday non-recurring POS debit transactions in the order of lowest dollar amount to highest on the day they are processed. 4. ACH debit items, 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. 5. Paper checks, posting checks 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. 6. Fees are assessed. 	
Please note: Paper checks that are converted to digital items are presented as ACH items and will post in accordance with ACH posting rules.		
Advocacy & Information	Consumer Financial Protection Bureau – http://www.consumerfinance.gov/	