

Terms and Conditions

Effective September 9, 2019

In the “Welcome Booklet” that you received in this package, we provided you with a chart that describes the First Commonwealth Bank account to which your Santander Bank account will be transferred. This Terms and Conditions guide contains the details of that account information. Not all information in this packet applies to every customer. Simply refer to your new account type in the table of contents on the following page and you’ll easily be able to find the appropriate information. You do not need to take any actions from or sign any items in this packet - it is for your information and reference only.

To assist you, our Engagement Center will be available to answer your questions. You can reach us at 800.711.BANK (2265) weekdays from 7:00 a.m. until 9:00 p.m. and on weekends from 8:00 a.m. until 5:00 p.m. You can also email us at welcome@fcbanking.com or chat with us live on fcbanking.com.



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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Pennsylvania and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check stock from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per statement cycle (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant

facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The designation of an authorized signer does not create a power of attorney; therefore, the authorized signer is not subject to the provisions of 20 Pa.C.S.A. Section 5601 et seq. (Chapter 56; Decedents, Estates and Fiduciaries Code).

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

PAYMENT ORDER OF ITEMS - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

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 routines.

If a check, item or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with

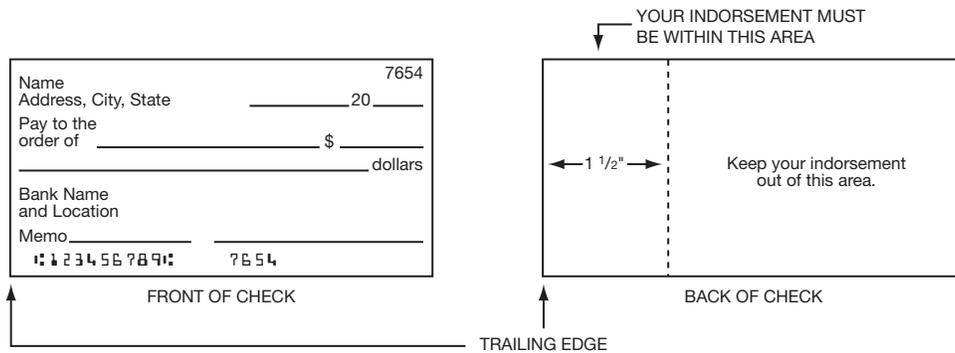
general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Telephone Transfers - types of transfers - You may access your account by telephone at 1.800.711.2265 using your personal identification number (PIN), a touch tone phone, and your account numbers, to:

- transfer funds from checking to checking or savings account(s) with us
- transfer funds from savings to checking or savings account(s) with us
- transfer funds from line of credit to checking or savings account(s) with us
- make payments from checking to loan or line of credit account(s) with us
- make payments from savings to loan or line of credit account(s) with us
- get information about:
 - the account balance of deposit account(s)
 - the account balance of loan or line of credit account(s)

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM/Debit Card and personal identification number, to:

- make deposits to checking account(s) with an ATM/Debit Card
- make deposits to savings account(s) with an ATM/Debit Card
- get cash withdrawals from checking or savings account(s) with an ATM/Debit Card
 - there is a charge of \$2.50 per transaction at U.S. Domestic non-First Commonwealth ATMs and ATMs outside of the Allpoint Network and Freedom ATM Alliance
- transfer funds from savings to checking or savings account(s) with us with an ATM/Debit Card
- transfer funds from checking to checking or savings account(s) with us with an ATM/Debit Card
- make payments from checking or savings account(s) with an ATM/Debit Card to loan or line of credit account(s) with us
- your checking and savings account daily cash withdrawal limit will remain at its current value with an ATM/Debit Card
- get information about:
 - the account balance of checking or savings account(s)

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

Types of Mastercard® ATM/Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, or other transactions that a participating merchant may accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- your daily transaction limit will remain at its current value

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.fcbanking.com and using your password and Online Banking username, to:

- transfer funds from checking to checking or savings account(s)
- transfer funds from savings to checking or savings account(s)
- transfer funds from line of credit to checking or savings account(s)
- make payments from checking to loan or line of credit account(s)
- make payments from savings to loan or line of credit account(s)
- get information about:
 - the account balance of deposit account(s)
 - the account balance of loan or line of credit account(s)

Mobile Banking Transfers - types of transfers - You may access your account(s) by downloading the FCB Mobile Banking app and using your password and username, to:

- transfer funds from checking to checking or savings account(s)
- transfer funds from savings to checking or savings account(s)
- transfer funds from line of credit to checking or savings account(s)
- make payments from checking to loan or line of credit account(s)
- make payments from savings to loan or line of credit account(s)
- get information about:
 - the account balance of deposit account(s)
 - the account balance of loan or line of credit account(s)

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle. If you exceed the transfer limitations set forth above, your account shall be subject to closure or converted to a non-interest bearing checking account.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Surcharge free transactions at First Commonwealth, Allpoint or Freedom Alliance ATMs.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800.711.2265 to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement from us for your checking and savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
 - Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
 - We will charge you \$32.00 for each stop-payment order you give.
- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained elsewhere in this document; or
- (5) if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• **Additional Limits on Liability for Mastercard®-branded ATM/Debit Card.** You will not be liable for any unauthorized transactions using your Mastercard®-branded ATM/Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. 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 (if any).
- (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 (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money 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 account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

FIRST COMMONWEALTH BANK
CUSTOMER SERVICE
P.O. BOX 400
INDIANA, PA 15701
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 800.711.2265
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, will be available on the same business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.

- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the fifth business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

For consumer and business accounts with an ATM/Debit Card, during the first 90 days that the account is open, the first \$200 of funds (cash or checks) deposited to an automated teller machine (ATM) that First Commonwealth does not own or operate will be made available on the day of deposit. All other funds will be made available on the third business day after the day of your deposit.

For consumer accounts with an ATM/Debit Card, during the first 60 days that the account is open, the first \$200 of funds (cash or checks) deposited to an ATM that First Commonwealth owns or operates will be available on the day of deposit. All other funds will be made available on the first business day after the day of your deposit. All ATMs that we own or operate are identified as our machines.

SUBSTITUTE CHECKS AND YOUR RIGHTS

As our customer we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights.

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

First Commonwealth Bank
 Attn: Check 21 Claims, P.O. Box 400
 Indiana, PA 15701
 800.711.2265

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
 - An estimate of the amount of your loss;
 - An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
 - A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, the name of the person to whom you wrote the check, and a description of why you have suffered a loss.
-



Hometown Checking Products: Robust checking accounts that can be managed via Online Banking, BillPay, Mobile Banking and Mobile Deposit. Free Overdraft Protection options are available.

[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 OR \$5,000 in Relationship Balance) Hometown Checking + Interest + Solutions: \$10 (Waived with \$2,000 in deposits per statement cycle OR \$10,000 in Relationship Balance OR \$1,000 in deposits per statement cycle and \$5,000 in Relationship Balance)
	Pays Interest:	Hometown Checking + Interest and 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:
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:		\$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 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 not 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 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.	
Advocacy & Information	Consumer Financial Protection Bureau – http://www.consumerfinance.gov/	

TRUTH-IN-SAVINGS DISCLOSURE PERSONAL ACCOUNTS

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

HOMETOWN CHECKING ACCOUNT

Minimum balance to open the account - You must deposit at least \$50.00 to open this account.

Minimum balance to avoid imposition of fees - There is a \$2.00 monthly service charge for the account. To avoid the monthly service charge, enroll in eStatement delivery.

Additional Terms - The account may also be subject to fees listed on the Schedule of Service Fees.

HOMETOWN CHECKING + INTEREST ACCOUNT

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Variable rate - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to open the account - You must deposit at least \$50.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees - There is a \$5.00 monthly service charge for the account. The monthly service charge will be waived if the account has deposits totaling \$1,000.00 or more per statement cycle, OR a \$5,000.00 minimum daily balance is maintained in related core deposit balances. A core deposit is defined as another checking, a savings, a money market deposit account or club account that is tied to this account in a Relationship.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Additional Terms - The account may also be subject to fees listed on the Schedule of Service Fees.

HOMETOWN CHECKING + INTEREST + SOLUTIONS ACCOUNT

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Variable rate - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to open the account - You must deposit at least \$50.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees - There is a \$10.00 monthly service charge for the account. The monthly service charge will be waived if at least one of the following is met:

- The account has deposits totaling \$2,000.00 or more per statement cycle, OR
- A \$10,000.00 minimum daily balance is maintained in related core deposit balances, OR
- The account has deposits totaling \$1,000.00 or more per statement cycle and a \$5,000.00 minimum daily balance is maintained in related core deposit balances. If only one of these requirements is met then the monthly service charge is \$5.00.

A core deposit is defined as another checking, a savings, a money market deposit account or club account that is tied to this account in a Relationship.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Additional Terms - The account may also be subject to fees listed on the Schedule of Service Fees.

HOMETOWN MONEY MARKET ACCOUNT

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Variable rate - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to open the account - You must deposit at least \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Withdrawals or transfers from a Hometown Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six (6) per statement cycle. If the account exceeds six (6) debits per statement cycle three (3) times in a twelve (12) month period the account type may be converted to a non-interest bearing checking account or closed.

An Excessive Transaction Fee of \$5.00 will be charged for each debit paid in excess of six (6) during a statement cycle. The Excessive Transaction Fee is subject to change.

Additional Terms - The account may also be subject to fees listed on the Schedule of Service Fees.

HOMETOWN SAVINGS ACCOUNT

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Variable rate - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Withdrawals or transfers from a Hometown Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six (6) per statement cycle. If the account exceeds six (6) debits per statement cycle three (3) times in a twelve (12) month period the account type may be converted to a non-interest bearing account or closed.

An Excessive Transaction Fee of \$3.00 will be charged for each debit paid in excess of six (6) during a statement cycle. Excessive Transaction Fee is subject to change.

Additional Terms - The account may also be subject to fees listed on the Schedule of Service Fees.

TOWER SAVERS

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Variable rate - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to avoid imposition of fees - When the primary account holder reaches age 22, a service charge of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Withdrawals or transfers from a Tower Savers account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six (6) per statement cycle. If the account exceeds six (6) debits per statement cycle three (3) times in a twelve (12) month period the account type may be converted to a non-interest bearing account or closed.

Additional Terms - The account may also be subject to fees listed on the Schedule of Service Fees.

HOLIDAY AND VACATION CLUB ACCOUNTS

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Rate Information - Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to open the account - You must deposit at least \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited on the annual distribution date.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Partial withdrawals are not permitted.

Annual Distribution Date: The entire account balance will be distributed to the depositor annually on October 15 (Holiday Club Accounts) or May 25 (Vacation Club Accounts), or on the nearest preceding business day, or on a pre-selected distribution date by check or transfer to an FCB account.

Zero (0) Balance Accounts: The account will remain open for 120 days after a zero (0) balance is reached. The account will be reactivated if a deposit is made during the 120-day period.

Additional Terms - A Club Closing Fee of \$5.00 will be assessed if the account is closed prior to the annual distribution date. The account may also be subject to fees listed on the Schedule of Service Fees.

**CERTIFICATES OF DEPOSIT/IRA CERTIFICATES OF DEPOSIT
(Traditional, Roth, CESA)**

Rate Information - You will be paid the disclosed rate until first maturity.

Frequency of Rate Change - Your initial interest rate will not change until maturity. We may change the interest rate on your account at that time and thereafter.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly, unless you receive a monthly interest payment. At your option, interest can be deposited into a checking or savings account with the bank, paid to you by check or added to the principal balance. If interest cannot be credited to the indicated First Commonwealth bank account, the interest will be paid by mailed check. Interest will be calculated without compounding if the interest is deposited to a checking or savings account or paid by check. The method and frequency of interest payments are disclosed on the certificate when issued.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Minimum balance to open Certificates of Deposit - \$2,500.00 minimum if the term is less than 12 months, \$500.00 for terms equal to or greater than 12 months.

Minimum balance to open IRA Certificates of Deposit - \$500.00 for all terms.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the date you deposit noncash items (for example, checks).

Transaction limitations:

You may make deposits into your account at maturity (within the ten (10) day grace period). You may not make any deposits into your account until maturity. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Interest Checks - Minimum principal balance of \$20,000.00 is required to receive a monthly interest check.

The following early withdrawal penalties will apply to accounts opened or matured on or after September 9, 2019. The current early withdrawal interest penalty will remain unchanged for existing accounts opened on or before September 9, 2019, until the first maturity thereafter.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than 12 months:
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months to less than 36 months:
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 36 months to less than 60 months:
The fee we may impose will equal 365 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 60 months or more:
The fee we may impose will equal 900 days interest on the amount withdrawn subject to penalty.

We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the ten (10) day grace period) or we receive written notice from you within the ten (10) day grace period. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. Interest will be calculated on the same basis as during the original term.

VARIABLE RATE IRA SAVINGS ACCOUNT

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest bearing account.

Rate Information - Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Minimum balance to open the account - You must deposit at least \$25.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting frequency - Interest will be compounded and credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you may not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations - The minimum amount you may deposit is \$25.

This Disclosure provides specific information about our accounts. If you have questions about the account that are not explained, please feel free to contact a Financial Solutions Specialist at any of our community offices or call our Engagement Center at 800.711.BANK (2265).

Keep this Disclosure for future records.

BUSINESS ACCOUNTS

Business Checking and Savings Account Fees

Business Checking Accounts	Business Checking	Elite Business Checking	Business Checking Plus	IOLTA/ MJ-IOTA
Monthly Service Charge	Not Applicable	Not Applicable	\$10 per statement cycle	Not Applicable
Minimum Daily Balance to Avoid Service Charge	Not Applicable	Not Applicable	\$2,500	Not Applicable
Item Fee	\$0.25 per item over 500 ¹	Based on account usage ²	\$0.25 per item over 500 ¹	Not Applicable

Business Savings Accounts	Business Savings	Hometown Money Market
Monthly Service Charge	\$5 per statement cycle	\$3 per statement cycle
Minimum Daily Balance to Avoid Service Charge	\$500	\$1,000

¹Each item deposited or presented against an account is counted as one item.

²Fees will be disclosed on the Treasury Management Terms and Conditions. Fees may be offset by a monthly average earnings credit, and may reduce the earnings on the account.

Please reference the Schedule of Service Fees for additional fee detail.

DEPOSIT ACCOUNT RATES

Hometown Checking + Interest

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$499.99	0.01%	0.01%
\$500.00-\$2,499.99	0.01%	0.01%
\$2,500.00-\$9,999.99	0.01%	0.01%
\$10,000.00 and up	0.01%	0.01%

Hometown Checking + Interest + Solutions

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$499.99	0.01%	0.01%
\$500.00-\$2,499.99	0.01%	0.01%
\$2,500.00-\$9,999.99	0.01%	0.01%
\$10,000.00 and up	0.01%	0.01%

Hometown Savings

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$1,499.99	0.10%	0.10%
\$1,500.00-\$9,999.99	0.10%	0.10%
\$10,000.00-\$24,999.99	0.15%	0.15%
\$25,000.00-\$49,999.99	0.15%	0.15%
\$50,000.00 and up	0.15%	0.15%

Tower Savers

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$10,000.00	0.10%	0.10%
\$10,000.01 and up	0.15%	0.15%

Holiday and Vacation Club

Variable Rate IRA Savings

The interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
All balances	0.15%	0.15%

Business Checking Plus

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$2,499.99	0.05%	0.05%
\$2,500.00-\$9,999.99	0.05%	0.05%
\$10,000.00 and up	0.05%	0.05%

IOLTA /MJ-IOTA

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$1,499.99	0.25%	0.25%
\$1,500.00-\$4,999.99	0.25%	0.25%
\$5,000.00 and up	0.25%	0.25%

Business Savings

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$499.99	0.20%	0.20%
\$500.00-\$2,499.99	0.20%	0.20%
\$2,500.00-\$24,999.99	0.20%	0.20%
\$25,000.00-\$74,999.99	0.20%	0.20%
\$75,000.00 and up	0.20%	0.20%

Hometown Money Market - Personal

Hometown Money Market - Business

The tiered interest rate and annual percentage yield will depend on the daily balance in the account as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$19,999.99	0.05%	0.05%
\$20,000.00-\$49,999.99	0.10%	0.10%
\$50,000.00-\$99,999.99	0.12%	0.12%
\$100,000.00-\$249,999.99	0.15%	0.15%
\$250,000.00-\$1,999,999.99	0.15%	0.15%
\$2,000,000.00 and up	0.15%	0.15%

Rates are current as of July 15, 2019. For updated rate information, call 1-800-711-BANK (2265).

SCHEDULE OF SERVICE FEES

Effective May 14, 2018

Check Cashing

Deposit Clients No Charge

Non-Deposit Clients

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

Collection Items

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

ATM Transaction fees when using FCB locations

Inquiry (each) No Charge

ATM Withdrawal (each) No Charge

ATM Deposit (each) No Charge

ATM Transfer (each)..... No Charge

ATM Transaction fees when using ATMs other than FCB, Freedom ATM Alliance & AllPoint locations

ATM Inquiry (each)\$ 2.50

ATM Withdrawal (each)\$ 2.50

ATM Deposit (each)\$ 2.50

ATM Transfer (each).....\$ 2.50

International Network Pass-Thru Fees

Mastercard (MC) Cross Border (% of transaction amount)..... .90%

Mastercard (MC) Currency Conversion (% of transaction amount)..... .20%

BillPay Products

A2A (Account to Account) Transfers¹

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

Expedited BillPay Options¹

Charitable Donation\$ 1.99

Gift Check\$ 2.99

Overnight Delivery\$ 19.95

2nd Day Delivery..... \$ 14.95

Electronic Rush Payments.....\$ 4.95

Wire Transfers

Services Available for Clients Only (fees are per transfer)

Incoming - Domestic\$ 20.00

Outgoing - Domestic\$ 25.00

Incoming - International\$ 20.00

Outgoing - International\$ 55.00

Foreign Exchange

Services Available for Clients Only (fees are per transaction)

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 overdraft²\$ 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 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

Account Reconciliation/Research of Records - Includes Deposit and Loan Related Research

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

Lobby Coin Counter Fee:

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.

READ THIS ARBITRATION PROVISION CAREFULLY. IF YOU DO NOT REJECT ARBITRATION IN ACCORDANCE WITH PARAGRAPH 1 BELOW, THIS ARBITRATION PROVISION WILL GOVERN ANY AND ALL CLAIMS AND DISPUTES ARISING IN CONNECTION WITH YOUR ACCOUNT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY YOU OR WE WILL RESOLVE ANY SUCH CLAIMS AND DISPUTES, NOW OR IN THE FUTURE. FOR EXAMPLE, IF YOU DO NOT REJECT THIS ARBITRATION PROVISION, WE CAN REQUIRE INDIVIDUAL ARBITRATION OF ANY LEGAL DISPUTE BETWEEN YOU AND US REGARDING THE ACCOUNT (EXCEPT A SMALL CLAIM YOU BRING INDIVIDUALLY) AND YOU WILL NOT HAVE THE RIGHT TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR SIMILAR PROCEEDING IN COURT OR IN ARBITRATION.

ARBITRATION PROVISION

- Your Right to Reject Arbitration:** If you don't want this Arbitration Provision to apply to your account, you may reject arbitration by mailing us a written rejection notice which gives your name(s) and account number and contains a statement that you (both or all of you, if more than one) reject arbitration of disputes concerning your account. The rejection notice must be sent to First Commonwealth Bank, Legal Department, Attn: Arbitration Rejection, P.O. Box 400, Indiana, Pennsylvania, 15701-0400, by certified mail, return receipt requested. Upon receipt of a rejection notice, we will credit the account for the standard cost of a certified letter. A rejection notice is only effective if it is signed by you (both or all of you, if more than one) and if we receive it within thirty (30) days after the day you open the account. If you open or have more than one account, you must specify in your rejection notice all of the account numbers to which you want the rejection notice to apply. If the rejection notice is sent on your behalf by a third party, such third party must include written evidence of his or her authority to submit the rejection notice on your behalf.
- Parties Subject to Arbitration; Certain Definitions:** Solely as used in this Arbitration Provision: (a) the terms "we," "us" and "our" include: (i) First Commonwealth Bank, its parents, subsidiaries and affiliates, their successors, if any, and the employees, officers, directors and controlling persons of all such companies and banks (the "Bank Parties"); and (ii) any other person or company who provides any services in connection with the account if you assert a Claim against such other person or company at the same time you assert a Claim against any Bank Party; and (b) the terms "you" and "your" include: (i) each holder or owner of the account, each person who signs a signature card for the account, and their respective heirs, successors, representatives and beneficiaries (including pay-on-death and similar beneficiaries); and (c) the term "account" includes the account established by the agreement and any updated or substitute account for the same accountholders, whether or not you execute a new or substitute signature card for the account.
- Covered Claims:** "Claim" means any claim, dispute or controversy between you and us that in any way arises from or relates to the agreement, the account, any ATM Card, debit card, check card or similar card, any account transaction or attempted transaction (including deposits, payments, transfers and withdrawals, whether by check, card, ACH or otherwise), overdraft protection services, any overdraft line of credit or overdraft transfer agreement, non-sufficient funds and overdraft items, and the advertising, disclosures, practices and procedures related to the foregoing, if such claim, dispute or controversy cannot be resolved without a lawsuit or arbitration proceeding. "Claim" includes disputes arising from actions or omissions prior to the date of the agreement (and/or prior to the time this Arbitration Provision becomes part of the agreement). "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). However, except as provided in the next sentence, it does not include any dispute about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, paragraph 7, captioned "Prohibition Against Certain Proceedings" (the "Class Action Waiver"), the final sentence in paragraph 13, captioned "Severability," and/or this sentence); all such disputes are for a court and not an arbitrator to decide. Notwithstanding the foregoing, the term "Claim" includes any dispute about the validity or enforceability of the agreement as a whole.
- Electing Arbitration:** To the extent permitted by the Federal Arbitration Act (the "FAA") and any other applicable federal law, arbitration may be elected by either party with respect to any Claim, even if that party has already initiated a lawsuit with respect to a related or different Claim. Arbitration is elected by giving a written demand for arbitration to the other party, by filing a motion to compel arbitration in court or by initiating an arbitration against the other party. We will not demand to arbitrate an individual Claim that you bring against us in small claims court or your state's equivalent court, if any. But if that Claim is transferred, removed or appealed to a different court, we then have the right to demand arbitration. Subject to paragraph 7 and applicable law, any party who desires to assert multiple Claims must assert all such Claims in a single lawsuit or arbitration; the defending party must demand arbitration with respect to all or none of such Claims; and if the defending party wishes to bring any counter-Claims, such counter-Claims must be asserted in the same lawsuit or arbitration that will resolve the initial Claims. If a party files a lawsuit in court asserting Claim(s) that are subject to arbitration and if a court grants the other party's motion to compel arbitration of such Claim(s), it will be the responsibility of the party prosecuting the Claim(s) to commence the arbitration proceeding.
- Choosing the Administrator:** "Administrator" means the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org.; JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.org; or any other company selected by mutual agreement of the parties. If both AAA and JAMS cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. The arbitrator will be appointed by the Administrator in accordance with the rules of the Administrator. However, the arbitrator must be a retired or former judge or a lawyer with at least 10 years of experience. The party initiating an arbitration may select the Administrator by filing a Claim with the Administrator of that party's choice. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a formal or informal policy that is inconsistent with the Class Action Waiver.
- Court and Jury Trials Prohibited; Other Limitations on Legal Rights:** **FOR CLAIMS SUBJECT TO ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US MAY BE MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.**
- Prohibition Against Certain Proceedings:** **NOTWITHSTANDING ANY OTHER LANGUAGE IN THIS ARBITRATION PROVISION TO THE CONTRARY, FOR CLAIMS SUBJECT TO ARBITRATION: (1) YOU MAY NOT PARTICIPATE IN A CLASS ACTION IN COURT OR IN A CLASS-WIDE ARBITRATION, EITHER AS A PLAINTIFF, CLASS REPRESENTATIVE OR CLASS MEMBER; (2) YOU MAY NOT ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; (3) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (4) THE ARBITRATOR SHALL HAVE NO POWER OR AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION. THIS PARAGRAPH DOES NOT APPLY TO ANY LAWSUIT OR ADMINISTRATIVE PROCEEDING FILED AGAINST US BY A STATE OR FEDERAL GOVERNMENT AGENCY EVEN WHEN SUCH AGENCY IS SEEKING RELIEF ON BEHALF OF A CLASS OF BORROWERS INCLUDING YOU. THIS MEANS THAT WE WILL NOT HAVE THE RIGHT TO COMPEL ARBITRATION OF A CLAIM BROUGHT BY SUCH AN AGENCY.**
- Location and Costs of Arbitration:** Any arbitration hearing that you attend must take place in a venue reasonably convenient to you. We will pay any and all fees of the Administrator and/or the arbitrator if applicable law requires us to, if and to the extent you prevail in the arbitration or if you make a written request for us to pay such fees and you act reasonably and in good faith. If we elect to require arbitration of a Claim you initiate, we will pay your reasonable attorneys' and experts' fees if and to the extent you prevail. Also, we will bear any such fees if applicable law requires us to. Regardless of the outcome of the arbitration, we will not seek from you reimbursement of any of the fees of the Administrator and arbitrator or our attorneys fees and expert costs unless we are permitted to recover such fees from you under the agreement and applicable law.

9. **Governing Law:** This Arbitration Provision involves interstate commerce and is governed by the FAA and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator may award any remedy provided by the substantive law that would apply if the action were pending in court, including, without limitation, punitive damages (which shall be governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief. At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.
10. **Right to Discovery:** In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under such rules.
11. **Arbitration Result and Right of Appeal:** Judgment upon the arbitrator's award may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds \$50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding \$50,000, any party can, within 30 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the Administrator. The panel shall reconsider anew any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with paragraph 8 above, captioned "Location and Costs of Arbitration."
12. **Rules of Interpretation:** This Arbitration Provision shall survive the closing of the account, any legal proceeding and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration rules or the other provisions of this agreement, on the other hand, this Arbitration Provision shall govern.
13. **Severability:** If any portion of this Arbitration Provision, other than the Class Action Waiver, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Waiver is unenforceable, only this sentence of the Arbitration Provision will remain in force and the remaining provisions shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal.
14. **Notice and Cure; Special Payment:** Prior to asserting a Claim in litigation or arbitration, the party asserting the Claim (the "Claimant") shall give the other party (the "Potential Defendant") written notice of the Claim (a "Claim Notice") and a reasonable opportunity to resolve the Claim. The resolution period shall be at least 30 days except for Claims requiring some form of expedited injunctive relief in a shorter period. Any Claim Notice to you shall be sent in writing to the current address we have for you in our records. Any Claim Notice to us shall be sent by certified mail, return receipt requested, to First Commonwealth Bank, Legal Department, Attn: Claim Notice, P.O. Box 400, Indiana, Pennsylvania, 15701-0400 (or any updated address we subsequently provide). Upon receipt of a proper Claim Notice, we will credit the account for the standard cost of a certified letter. If there are multiple parties on the account, the Claim Notice may be sent to any of you. Any Claim Notice you send must provide your name and account number, as well as your address and a phone number where you can be reached during normal business hours. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. A Claim Notice from us may be in the form of a collection letter or a notice demanding payment of a negative balance under the account. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. No third party, other than a lawyer you have personally retained, may submit a Claim Notice on your behalf. The Claimant must reasonably cooperate in providing any information about the Claim that the Potential Defendant reasonably requests. If: (a) you submit a Claim Notice on your own behalf (and not on behalf of any other party) in accordance with this paragraph 14, and you otherwise comply with this paragraph 14 (including its resolution and cooperation provisions); (b) we refuse to provide you with the relief you request; and (c) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least \$10,000 and will also require us to pay any other fees and costs to which you are entitled. If a Claimant fails to comply with the requirements of this paragraph 14, the Potential Defendant may seek an order requiring the Claimant to comply before the Claimant further pursues the Claim. However, the Claimant's assertion of a Claim in litigation or arbitration without initially complying with this paragraph 14 will not otherwise impair any of the Claimant's rights (including your rights under this paragraph 14), even if the statute of limitations for the Claim expires before the end of the period provided in this paragraph 14 for the parties to attempt to resolve the Claim.
15. **Amendment; Waiver; Etc.:** Notwithstanding any language in this agreement to the contrary, we will not attempt to apply any amendment to this Arbitration Provision without your written consent if and to the extent that the amendment would affect the litigation or arbitration of any Claim that has been the subject of a prior Claim Notice. However, this will not limit our power to waive any right we would otherwise have nor our power to afford you any additional right with respect to this Arbitration Provision.

Keep this Agreement for future records.

FACTS WHAT DOES FIRST COMMONWEALTH FINANCIAL CORPORATION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and income ● Account balances and payment history ● Credit history and account transactions
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Commonwealth Financial Corporation chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does First Commonwealth Financial Corporation share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ● Call us toll free at 800.711.2265 and talk with our Engagement Center Representative. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll-free 800.711.2265
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Who We Are	
Who is providing this notice?	<ul style="list-style-type: none"> ● First Commonwealth Bank ● First Commonwealth Financial Corporation ● First Commonwealth Insurance Agency
What We Do	
How does First Commonwealth Financial Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Commonwealth Financial Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account or deposit money ● Pay your bills or apply for a loan ● Apply for insurance <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include financial companies such as First Commonwealth Bank, First Commonwealth Financial Corporation and First Commonwealth Insurance Agency.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>First Commonwealth Financial Corporation does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit card companies, insurance companies, and registered broker/dealer.</i>



Member FDIC