

Treasury Management Products and Services

Your guide to joining
First Commonwealth Bank.



 **FIRST**
Commonwealth Bank.[®]
Time to be first.[™]

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HOW TO USE THIS GUIDE

NEW FEATURE

The **NEW FEATURE** icon points out features that will enhance your experience.

ACTION REQUIRED

The **ACTION REQUIRED** icon identifies items you will need to address during the changeover.

SAVE AND NOTE

The **SAVE AND NOTE** icon points out information you should make note of for future use.

SAVE AND NOTE

CUSTOMER ASSISTANCE

We understand that you may have questions or require assistance along the way. We are here to help.

Cash Management Services: You can speak to Cash Management Services, your dedicated Treasury Management call center, at **724.463.5857** Monday through Friday from 8:00 a.m. until 5:00 p.m. EST.

Treasury Management Staff: Treasury Management Officers (TMO) assisting you through the changeover are:

Louanne Dawson	412.673.7496	Krystle Kite	513.878.6884	Beth Shered	412.690.2131
Heather Finke	513.878.6875	Kathy Lapikas	330.313.8928	Mike Thomas	724.463.5615
Valarry Frymoyer	724.933.4525	Kate Nelson	740.657.7468		
Amy Holbrook	330.265.2538	Jessica Rodgers	412.690.2128		

Engagement Center: You can also speak to a team member in our Engagement Center (customer service) by calling **800.711.BANK (2265)** on 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 are also welcome to email us any time at welcome@fcbanking.com.

SAVE AND NOTE

CHANGEOVER SUMMARY

Here's how the changeover will work from Thursday, September 5 to Monday, September 9. All times are in EST.

- Santander ACH services will be available until 7:59 p.m. on Thursday, September 5. ACH payment effective dates should not extend beyond Friday, September 6.
- Santander Wire Transfers must be submitted by 4:59 p.m. on Friday, September 6.
- Santander's Treasury Link will be available for transacting until 4:59 p.m. on Friday, September 6. After that time, customers will have inquiry-only access through January 2, 2020 at 7:59 a.m.
- Business Online Banking, Mobile Banking and BillPay services will be available until 9:59 p.m. on Friday, September 6. Payments scheduled to occur on or before September 9 will process as normal.
- Santander offices will be closed on Saturday, September 7. Offices will resume regular business hours on September 9 and all office hours will remain the same.
- Your accounts will be available for access through First Commonwealth on Monday morning at 8:00 a.m. Our offices will open at their regular time of 9:00 a.m.

IMPORTANT DATES TO KNOW

Our changeover of your accounts to First Commonwealth will begin on Friday, September 6, 2019 and will be completed Monday, September 9, 2019 at 8:00 a.m.

Tuesday, September 3, 2019	
Routing Number	Beginning Tuesday, September 3, notify any automatic deposit or payment service providers of your new routing number, 043306826, effective September 7, 2019. This needs to be done by Friday, October 4, 2019. In most cases, your account number(s) will stay the same. If your account number is changing, you were notified in early August. You will need to provide your new account number to service providers as well.
Thursday, September 5, 2019	
Santander Automated Clearing House Origination (ACH)	Santander ACH service will be available until 7:59 p.m. on September 5. ACH requests should not be submitted with an effective date past September 6, 2019.
Friday, September 6, 2019	
Santander Positive Pay	Santander Positive Pay service will be available until 4:59 p.m. on September 6.
Santander Wire Transfers	Santander's Wire Transfer Services will be available until 4:59 pm on September 6, after which time access to Treasury Link will be inquiry only. Customers will have inquiry-only access through January 2, 2020 at 7:59 a.m.
Santander Treasury Link	Santander's Treasury Link will be available until 4:59 p.m. on September 6. This includes Account Transfers and Check Deposit Link. Check Deposit Link will also only be available until 4:59 p.m. on September 6.
Santander Business Online Banking	Santander Online Banking (including account transfers) will be available until 9:59 p.m. on September 6.
Saturday, September 7 and Sunday, September 8, 2019	
Local Offices	Our offices will be closed on September 7 to allow us time to complete the changeover. We will re-open at 9:00 a.m. on Monday, September 9, 2019 and all office hours will remain the same.
Engagement Center (customer service)	For assistance during the changeover weekend, contact us at 800.711.BANK (2265) or via chat at fcbanking.com on September 7 and 8 from 8:00 a.m. until 5:00 p.m. You can also email us at welcome@fcbanking.com .
Monday, September 9, 2019	
Changeover Complete	Your accounts will be available through First Commonwealth Bank at 8:00 a.m. Local offices will resume regular business hours.
Online Banking, Mobile Banking, Bill Pay, Remote Deposit Capture, Wire Transfer, Positive Pay and ACH Services, Lockbox	First Commonwealth's Online Banking, BillPay, Remote Deposit Capture, Mobile Banking, Wire Transfers, Positive Pay and ACH services will be available at 8:00 a.m. To access these services, visit fcbanking.com . Some weekend debit card activity may not yet be reflected.
Tuesday, September 10, 2019	
Account Balances	All account balances will be updated with current activity including your weekend transactions.

GENERAL INFORMATION

FEES AND SERVICE CHARGES

Your account fees and service charges will begin to accrue on October 1, 2019. Some fees or service charges may be classified or titled differently than you have been accustomed to in the past. Should you have any questions, please feel free to contact any of the individuals listed on page 1 of this booklet under "Treasury Management Staff."

SAVE AND NOTE

SERVICE TIMES

Here is a quick reference guide to First Commonwealth Bank cut-off times during business days.

Product/Service	First Commonwealth Bank Time
Internal Transfers	10:00 p.m.
External Transfers (BillPay)	3:45 p.m.
Automated Clearing House (ACH)	5:00 p.m.
Wire Transfers	4:15 p.m. (international) 5:00 p.m. (domestic)
Mobile Remote Deposit Capture	7:45 p.m.
Remote Deposit Capture	8:00 p.m.
Positive Pay - Items Available For Decision Review	9:00 a.m. - 2:00 p.m.

TUTORIALS AND USER GUIDES

We have created user guides and online demos to assist you with the new systems. For a complete list of available resources, please visit fcbanking.com/welcome/treasury-management.

BUSINESS ONLINE BANKING AND TREASURY LINK

Unlike at Santander, online banking and treasury management services are all available within the First Commonwealth Online Banking. You can sign on to Online Banking from the homepage of fcbanking.com.

Availability: Treasury Link will be available until 4:59 p.m. on Friday, September 6. After that time, customers will have inquiry-only access through January 2, 2020 at 7:59 a.m. Santander Business Online Banking will be available until 9:59 p.m. on Friday, September 6. First Commonwealth's Online Banking will be available on Monday, September 9 at 8:00 a.m.

First Time Login: Below are the steps for logging into First Commonwealth's Online Banking for the first time. If your account has additional security requirements for Online Banking, your TMO will share those with you.

1. Access Online Banking from the fcbanking.com homepage using the most current version of Internet Explorer, Mozilla Firefox, Google Chrome, Edge or Safari.
2. Your Online Banking ID will be a combination of your Santander Company ID and User ID. For example, if your company ID was "AA123" and User ID was "Admin", your new First Commonwealth Online Banking ID would be "AA123Admin". Your temporary Online Banking password is the last four digits of your business tax ID number. If you do not have a tax ID number, please contact Cash Management Services at **724.463.5857** for assistance.
3. In the event that your current username is longer than 25 characters, you will only use the first 25 characters.
4. In most cases, there is no change to your Online Banking username. If there is a change to your username, you will be contacted directly.
5. You will be prompted to review and accept the Online Banking Agreement upon your second log in.
6. Create a new password between seven and 25 characters, containing both numbers and letters.
7. Choose a watermark image from the image selections.
8. Confirm or update your email address.

Security: The First Commonwealth Online Banking system allows for multiple ways to assign user rights. Instructions are available in the Online Banking user guide at fcbanking.com/welcome/treasury-management.

Reporting and Statements: Reports and statements will now be available within Online Banking.

Tutorials: Visit fcbanking.com/welcome/treasury-management for demos and user guides.

SAVE AND NOTE

BUSINESS ONLINE BANKING CONTINUED

NEW FEATURE

Transfers

Most recurring transfers that were set up through Santander Online Banking will be transitioned to First Commonwealth's Online Banking. Customers will be notified separately if their transfers will not be transitioned. Transfers can also be made any time beginning September 9 at 8:00 a.m. by accessing the "Internal Transfer" options within First Commonwealth's Online Banking. The cut-off time for internal transfers will be 10:00 p.m.

ACTION REQUIRED

Alerts

No later than Friday, September 6, please make note of alerts you have established within the Santander Online Banking system because those will not transfer. However, you will be able to re-establish and create additional alerts starting on Monday, September 9 at 8:00 a.m. Simply select the "Alerts" option under the Settings tab within First Commonwealth's Online Banking.

For a complete listing of available alerts, please visit fcbanking.com/welcome/treasury-management.

Account Nicknames

Nicknames you previously established for your Online Banking accounts will be transferred but may be shortened to a maximum of 19 characters and will include the last four digits of the account number.

NEW FEATURE

Direct Connect

First Commonwealth Bank offers Direct Connect with Quicken and QuickBooks, giving customers the ability to automatically update transactions within QuickBooks and Quicken without need of exporting. Alternatively, we offer download types of QFX (Quicken) and QBO (QuickBooks) if this is your preferred method. As transaction history will not be converting, please import any transactions prior to Monday, September 9 within Santander's Treasury Link platform. Guides will also be available at fcbanking.com/welcome/treasury-management.

BILLPAY

ACTION REQUIRED

Availability: Santander BillPay will be available until 9:59 p.m. on Friday, September 6. Any payments scheduled within the Santander BillPay system prior to that date will process without interruption. Your First Commonwealth Bank BillPay will be available starting Monday, September 9 at 8:00 a.m. Your First Commonwealth Bank BillPay will be available starting September 9 at 8:00 a.m.

First Time Login: To access your new BillPay, simply click the BillPay tab within your new Online Banking. Upon doing so, you can expect the following:

Payments: Payments can be scheduled through the new BillPay system starting September 9 at 8:00 a.m. Before scheduling any new payments, please review the Pending and History sections under the Payments tab to avoid any duplications in transactions that transferred from Santander.

Pay from Account: Please verify that payments are being made from the desired account. You can view this within BillPay.

Payment History: Your bill payment history for the 6 months prior to the changeover date will transfer from Santander's BillPay. **Therefore, if you need any historical BillPay data from before April 2019, please print and/or save it prior to September 6.**

Payees: Confirm that your established payees have transferred into the new BillPay system. If a payee does not appear, you can easily add it by selecting "Add New Payee" under the BillPay tab.

eBills: Your current eBills will not convert and you will receive paper bills. You can re-enroll in eBills; however, to discontinue paper bills, contact your service providers directly.

Account-to-Account and Person-to-Person Payments: Account-to-account and person-to-person payment information will not transfer. To resume this service, you will need to re-establish your payment information under the BillPay tab.

Tutorials: User guides for creating reports and the report functionality and a demo of the BillPay system are available at fcbanking.com/welcome/treasury-management.

AUTOMATED CLEARING HOUSE (ACH) AND WIRES

Availability: To avoid disruption in processing, do not schedule ACH transactions after 7:59 p.m. on Thursday, September 5. Effective dates for ACH transactions should not go past Friday, September 6. Recurring and future-dated ACH transactions will not carry over. You can re-establish in the First Commonwealth Online Banking beginning Monday, September 9 at 8:00 a.m.

The cutoff for wire requests will be 4:59 p.m. on Friday, September 6.

First Commonwealth's ACH and wire transfer services will be available on September 9 at 8:00 a.m.

First Time Login: Authorized users should use their First Commonwealth Online Banking credentials to access the ACH and Wire Transfer services. Refer to page 3 for steps for logging in for the first time. At first time log in, there will be additional security requirements for ACH and Wire Transfer that require input of a mobile phone number for authentication purposes to utilize those services.

ACTION REQUIRED

Please Note – ACH Receiver Tables will not be converted and are not a feature of the new Online Banking system. As such, please document your existing receiver table(s) prior to 9:59 p.m. on September 6.

Reporting and Statements: Saved reports will not convert. Specialized reporting, including current and prior day, will be available in Online Banking. Pending transactions can be viewed or you can search for transactions that have already posted by searching by date or date range. Transactions can be downloaded in CSV, PDF, Excel, Word, TIFF, or HTML formats.

ACTION REQUIRED

If you currently receive ACH Returns and ACH Notices of Change via an email, those items will be available via the eNotices service within Online Banking. Clients can also establish alerts to notify them when either of these eNotices are generated. Instructions are available at fcbanking.com/welcome/treasury-management.

Cut-Off Times: First Commonwealth's cut-off time for ACH transactions is 5:00 p.m. Domestic wire requests need to be submitted by 5:00 p.m. and international requests by 4:15 p.m.

Tutorials: An ACH demo and ACH, Wire Transfer, and International Wire Transfer User Guides are available by visiting fcbanking.com/welcome/treasury-management.

POSITIVE PAY

The positive pay system detects fraudulent checks at the point of presentment and prevents them from being paid. This means that checks with payment amounts altered or which are derived from stolen check stock will be flagged. A Positive Pay user guide is available by visiting fcbanking.com/welcome/treasury-management.

Availability: Positive Pay will be available until 4:59 p.m. on Friday, September 6. First Commonwealth's Positive Pay service will be available on Monday, September 9 at 8:00 a.m. Your issued check files will not be mapped over to the new system. You can create/build their formats via the File Format function within Online Banking. Instructions are available at fcbanking.com/welcome/treasury-management. Need further assistance? Please call our Card and Cash Management Services at **724.463.5857**.

First Time Log In: Authorized users should use their Online Banking credentials to access Positive Pay. Refer to page 3 for steps for logging in for the first time.

CHECK DEPOSIT LINK

SAVE AND NOTE

Availability: Santander Check Deposit Link, or Remote Deposit Capture (RDC) as referred to by First Commonwealth, will be available until 4:59 p.m. on Friday, September 6. First Commonwealth's RDC will be available at 8:00 a.m. on September 9.

Required Equipment and Software: The Treasury Management team will need to install new software prior to the changeover to First Commonwealth. A team member has or will be in contact with you to set up time to perform the software install which takes approximately 30 minutes. During the installation, we will determine if your existing check scanner is sufficient. Should your equipment be outdated, a new scanner will be provided free of charge. Our RDC software requires a Windows 7 or newer operating system to run the program. In addition, your browser must be Internet Explorer 11.0 or higher. Other browsers (Firefox, Chrome, Safari, etc.) are not supported at this time. Please upgrade your system, if necessary, prior to installation.

First Time Log In: Authorized users should use their First Commonwealth Online Banking credentials to access RDC. Refer to page 3 for steps for logging in for the first time.

Cut-Off Times: Deposits made through RDC will now have an 8:00 p.m. cut-off time to be credited on the current business day.

LOCKBOX

The lockbox service simplifies the collection and processing of account receivables by having your payments mailed directly to a location accessible by First Commonwealth. If you are interested in this service, your TMO would be happy to provide more details and help you get started.

MERCHANT SERVICES

Merchant services make it easy for your organization to accept credit card payments.

ACTION REQUIRED

Availability: If you currently use merchant services for your business' payment processing, there will be no interruption in your service but your funds' availability will change from next business day to next business day + one, and you will continue working with your current provider. You will need to notify your merchant services provider of the First Commonwealth Bank routing number, which is **043306826** and your new account information (if applicable). If you are not using merchant services or are looking to expand your services, First Commonwealth offers customized business solutions through our partnership with TSYS® including:

- Ability to accept all major credit and debit cards, plus ACH processing and check verification
- Vital® POS smart point of sale and software
- Next-day funding availability
- Multiple authorization networks and transaction processing options
- Quick and easy electronic application process
- 24/7/365 U.S.-based merchant support
- Comprehensive 24/7 online reporting

CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE® (CDARS®)

Availability: CDARS® products and services will remain available through First Commonwealth. To request a new CDARS® placement, please call our Cash Management Services at **724.463.5857**.

INSURED CASH SWEEP SERVICE® (ICS®)

Availability: ICS® products and services will remain available through First Commonwealth. To request ICS® services, please call our Cash Management Services at **724.463.5857**.

PUBLIC FUND ACCOUNTS

Collateral Reporting: All required collateral reporting will be provided by First Commonwealth after the changeover. First Commonwealth will collateralize all of the public funds deposits on balance sheet at a competitive interest rate.

NEW FEATURE

MOBILE BANKING AND MOBILE DEPOSIT

With First Commonwealth, you'll have access to Mobile Banking and Deposit starting Monday, September 9 at 8:00 a.m. Visit your app store to download our app - look for the icon to the right.



Mobile Banking: Once you've enrolled in Online Banking, log in to the app using your Online Banking ID and password. You can then establish Touch ID or Face ID, and enable the "Remember Me" feature as well as pay bills, deposit checks, transfer funds, check account balances, view transactions, and locate the nearest First Commonwealth office. You can also customize the screen you see when logging in.

Mobile Deposit: Contact us at **800.711.BANK (2265)** to enroll in Mobile Deposit. With our standard limits, you can deposit up to \$2,500 per day and \$5,000 per calendar month. If you find that your transaction needs exceed these limits, just give us a call at **800.711.BANK (2265)**. Deposits made by 7:00 p.m. will generally be available the next business day. For more details about mobile deposit, visit **fcbanking.com/welcome**.

Text Banking: Beginning Monday, September 9 at 8:00 a.m., you can enroll in text banking through the "Mobile Banking" option under the Settings tab of your new Online Banking. The SMS short code for mobile banking text inquiries is 89549. Reply "HELP" to 89549 for help. Reply "STOP" to 89549 to cancel. Message and data rates may apply. For a complete list of text banking commands, visit **fcbanking.com/welcome**.

iPad App: Beginning Monday, September 9 at 8:00 a.m., you can also download the First Commonwealth Bank iPad app from the iTunes store. The iPad app offers the same functionality as the smartphone app, including checking balances, viewing transactions, paying bills, and making transfers.

