

# Welcome to community banking.

Your guide to joining  
First Commonwealth Bank.



 **FIRST**  
Commonwealth Bank.<sup>®</sup>  
*Time to be first.<sup>™</sup>*

**We exist to  
improve the  
financial lives of  
our neighbors and  
their businesses.**

# Welcome Santander Bank Customers

## Table of Contents

How to Use this Guide .....	1
Customer Assistance .....	1
Important Dates to Know .....	2
New Account Names .....	3
General Account Information .....	4
Direct Deposit and Automatic Payment Instructions .....	4
Debit Cards .....	5
Investment Accounts .....	7
Online Banking and BillPay .....	7
Mobile Banking and Mobile Deposit.....	9
Changeover Checklist.....	10
Office Locations and New Phone Numbers.....	11
Surcharge-Free ATM Listing .....	11
Frequently Asked Questions .....	15

**Welcome to First Commonwealth Bank.® Although you may not be familiar with us yet, we are a community bank headquartered in Indiana, PA, with offices located throughout Central and Western Pennsylvania and Ohio. Our mission is to improve the financial lives of our neighbors and their businesses and we are looking forward to partnering with you as you continue on your financial journey.**

## HOW TO USE THIS GUIDE

We realize changes to your banking relationship are never easy, so we've been working hard to minimize the impact you'll feel during the transition from Santander to First Commonwealth Bank. We've created this guide to give you a better understanding of any changes you will experience.

On page 10, you will find a checklist to help you prepare for the changeover that will begin on Friday, September 6, 2019 and will be completed on Monday, September 9, 2019 at 8:00 a.m. We also created the icons pictured below that will point out critical information, dates and actions you can take to prepare for the changeover.

In addition, an online version of this guide is available on our website at [fcbanking.com/welcome](http://fcbanking.com/welcome).

## QUICK CHANGEOVER OVERVIEW

Here's how the changeover will work beginning on Friday, September 6 through Monday, September 9. All times referenced are Eastern Time.

- Santander ATMs will be unavailable throughout the day on Friday, September 6. Your Santander debit card can still be used at any other ATM until 9:59 p.m.
- Santander offices will close on Friday, September 6 at 6:00 p.m.
- Santander's Online, BillPay and Mobile Banking will be available until 9:59 p.m. on Friday, September 6.
- Santander debit cards will be available until 9:59 p.m. on Friday, September 6.
- You will be able to get cash at no charge from First Commonwealth, Allpoint and Freedom Alliance ATMs using your First Commonwealth debit card beginning at 10:00 p.m. on Friday, September 6.
- On Monday, September 9 at 8:00 a.m. you can begin viewing your accounts in Online and Mobile Banking, and BillPay will be available for use.
- Our offices will open at their regular time of 9:00 a.m. on Monday, September 9.

## WHAT THE ICONS MEAN

**NEW  
FEATURE**

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

**ACTION  
REQUIRED**

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

**SAVE AND  
NOTE**

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

## Customer Assistance

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

**SAVE AND  
NOTE**

As always, you can visit a local office that is changing to First Commonwealth, or you can speak to a team member in our Engagement Center (customer service). Simply call 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 are also welcome to chat live with us during those hours at [fcbanking.com](http://fcbanking.com) or email us any time at [welcome@fcbanking.com](mailto:welcome@fcbanking.com).

The offices changing to First Commonwealth will be getting new phone numbers effective September 9, 2019. We've included the new numbers on page 11 in this booklet. You can also find them by calling the Engagement Center (customer service) or online at [fcbanking.com/welcome](http://fcbanking.com/welcome).

# 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. We have created a checklist for you on page 10 of this guide to help you prepare.

**SAVE AND  
NOTE**

Tuesday, September 3	
<b>Routing Number</b>	Beginning Tuesday, September 3, notify any automatic deposit or payment service providers of your new routing number, <b>043306826</b> , effective <b>September 7, 2019</b> . This needs to be done by Friday, October 4, 2019.  In most cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter sent on August 2, 2019. You will need to provide your new account number to service providers as well.
<b>Santander BillPay</b>	Santander BillPay will be available until 4:59 p.m. on Tuesday, September 3. Make sure to schedule any payments that need to occur between September 4 and September 9 prior to this time. Access to the First Commonwealth systems will begin on Monday, September 9 at 8:00 a.m.
Friday, September 6	
<b>Santander Online and Mobile Banking</b>	The Santander Online and Mobile Banking services will be available until 9:59 p.m. on Friday, September 6. Access to the First Commonwealth systems will begin on Monday, September 9 at 8:00 a.m.
<b>Santander Debit Cards</b>	You can use your Santander debit and ATM cards without interruption until 9:59 p.m. on Friday, September 6, 2019.
<b>First Commonwealth Debit Cards</b>	You can begin using your new First Commonwealth debit card on Friday, September 6 at 10:00 p.m. If you have not already activated your new card, simply call <b>1.866.392.9952</b> and follow the instructions, including choosing your new personal identification number (PIN). You can select the same PIN you used for your Santander card.
Saturday, September 7 and Sunday, September 8	
<b>Local Offices</b>	The offices changing to First Commonwealth will be closed on Saturday, September 7, 2019 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.
<b>Engagement Center (customer service)</b>	We are here to help you throughout the changeover weekend. If you have any questions or need assistance, our team will be available Saturday and Sunday by calling <b>800.711.BANK (2265)</b> from 8:00 a.m. until 5:00 p.m. You are also welcome to chat live with us during those hours at <b>fcbanking.com</b> or email us at <b>welcome@fcbanking.com</b> .
<b>ATMs</b>	ATMs changing from Santander to First Commonwealth will be brought back in service periodically throughout the weekend. You can also access both Allpoint and Freedom Alliance ATMs free of charge. See page 11 for a listing of surcharge-free ATMs near your local office.
Monday, September 9	
<b>Changeover Complete</b>	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.
<b>First Commonwealth Online Banking, BillPay and Mobile Banking</b>	Services will be available at 8:00 a.m. for use, but will only reflect account activity occurring after 9:59 p.m. on Friday, September 6, 2019. Some weekend debit card activity may not yet be reflected. Visit <b>fcbanking.com</b> to access these services.
<b>Automated Account Service Line</b>	For automated assistance, call <b>800.711.BANK (2265)</b> and select "Option 1," where you will find options for transfers, stop payments, overdraft authorizations as well as account balance information. Please note that this will only reflect account activity occurring after 9:59 p.m. on Friday, September 6, 2019. Some weekend debit card activity may not yet be reflected.
Tuesday, September 10	
<b>Account Balances</b>	All account balances will be updated with current activity including your weekend transactions.

## New Account Names

Our team has worked hard to match your current Santander account(s) with a First Commonwealth account that has similar features and benefits. All accounts changing from Santander are subject to the Terms and Conditions, found in the packet included with this booklet. Your new account terms will take effect on Monday, September 9. If at any time you'd like to review additional options or change your accounts, we'd be happy to help you at a First Commonwealth office or at **800.711.BANK (2265)**.

SAVE AND  
NOTE

## Personal Checking Accounts

Santander Account Name		First Commonwealth Account Name	Features Quick View
Classic Partnership	Flat Fee Basic	Hometown Checking	A checking account equipped with free Online Banking and BillPay, Mobile Banking and Mobile Deposit, monthly statements, and surcharge-free access to 55,000 ATMs worldwide. There are no monthly balance or deposit requirements. The \$2 monthly service charge can be waived by enrolling in eStatement delivery.
Santander Basic	Santander Student		
Santander Value	Santander Classic		
Simply Right	Student Value		
Team Member		Hometown Checking + Interest	All of the benefits of Hometown Checking PLUS a competitive, tiered interest rate applied to your monthly balance. The \$5 monthly service charge will be waived if your deposits to the account total at least \$1,000 per statement cycle OR you maintain a minimum total balance of \$5,000 daily across your checking, savings, money market or club account(s) that are tied to this account in a relationship.
Business Owner Preferred	Business Owner Premier	Hometown Checking + Interest + Solutions	All of the benefits listed in the two accounts above, plus additional payment features exclusive to the solutions account, including discounts on expedited bill payments and free person to person transfers. There are three options for waiving the \$10 monthly service charge: <ul style="list-style-type: none"> <li>Your deposits to the account total at least \$2,000 per statement cycle</li> <li>You maintain a minimum total balance of \$10,000 daily across your checking, savings, money market or club account(s) that are tied to this account in a relationship</li> <li>Your deposits to the account total at least \$1,000 per statement cycle AND you maintain a minimum total balance of \$5,000 daily across your checking, savings, money market or club account(s) that are tied to this account in a relationship.</li> </ul>
Business Owner Premier Legacy	Preferred Plus		
Santander Interest	Santander Preferred		
Santander Preferred Partnership	Santander Premier		
Santander Premier Partnership	Santander Premier Plus		
Santander Select	The Santander One Account		

SAVE AND  
NOTE

## Personal Savings Accounts

Santander Account Name		First Commonwealth Account Name	Features Quick View
Individual Development Account	Liquid Investment Account - Stmt	Hometown Savings	A no-fee, interest-bearing savings account that can be linked to any Hometown Checking as a no-cost overdraft protection solution. To establish your Hometown Savings as your overdraft protection account, call us at <b>800.711.BANK (2265)</b> .
Passbook	Santander Basic		
Regular Passbook	Santander Classic		
Santander	Success Plus Statement		
Statement	Triple Your Interest		
Santander Money Market Savings - Invitation	Santander Premier Plus	Hometown Money Market	Our money market account rewards you with higher interest rates for higher balances with easy access to your money.
Money Market Saving	Money Market Relationship		
Preferred Plus Money Market	Premier Money Market - Exception		
Premier Money Market - Promo	Premier Money Market - Special Offer		
Premier Money Market - Standard	Premier Money Market Savings		
Santander Money Market Savings	Santander Preferred Money Market		
Santander Select Money Market Savings			
Santander Youth	Santander Student	Tower Savers	An interest-bearing savings account that helps promote financial confidence for children and teens. No monthly service charge through age 21.
Savers Club For Minors			
IRA Money Market		Variable Rate IRA Savings	An account to help save for your retirement in a tax-advantaged way. Additional contributions of at least \$25 can be made at any time, up to the annual maximum eligibility amount.
Club Account		Holiday or Vacation Club	Our holiday and vacation club accounts make it easy to save year round for holiday shopping or a dream vacation.

# New Account Names Continued

## Business Checking Accounts

SAVE AND NOTE

Santander Account Name		First Commonwealth Account Name	Features Quick View
Basic Business Checking	Free Business Checking	Business Checking	This non-interest bearing account provides 500 free transactions per month, a free business debit card and free image statements. Transactions are defined as debits and credits.
Business Checking	Business Banking Balance Checking		
Business Banking Basic Checking	Business Checking Plus		
Government Banking Account	Government Banking Account II		
Escrow Master Checking			
Business Interest Checking	Government Banking Account I	Business Checking Plus	This account provides a competitive interest rate and 500 free transactions per month, a free business debit card and free image statements. Transactions are defined as debits and credits. The \$10 monthly service charge can be waived if the account has a minimum daily balance of \$2,500.
Business Banking Analyzed Checking	Business Banking Analyzed Checking Premier	Elite Business Checking	This non-interest bearing checking account is for businesses with high transaction volumes or Treasury Management needs. Fees are based on account usage and may be offset by earnings credit.
Commercial Cash Management Checking			
NY IOLTA		IOLTA-MJ IOTA	This interest-bearing account is available to customers who are covered by the Lawyers Trust Account Act and Minor Judiciary Interest on Trust Account order.
PA IOLTA			

## Business Savings Accounts

SAVE AND NOTE

Santander Account Name		First Commonwealth Account Name	Features Quick View
Escrow Standalone Savings		Business Savings	This interest-bearing savings account can be used to manage your tenant's escrow balance.
Business Money Market Savings	Business Money Market	Hometown Money Market	Our money market account rewards you with higher interest rates for higher balances with easy access to your money.
Business Money Market - Special Offer	Business Money Market Promo		
Business Money Market Relationship	Commercial Money Market Savings		
Premium Business Money Market	Government Banking Investment Account		
The Union Banking Investment Account			

## General Account Information - Deposits

ACTION REQUIRED

**Direct Deposit and Automatic Payments:** All direct deposits, recurring deductions or payments scheduled to take place through September 6, 2019 will occur without interruption. Beginning Tuesday, September 3, notify any automatic deposit or payment service providers of your new routing number, **043306826**, with an **effective date of September 7, 2019**. This needs to be done by Friday, October 4, 2019. In most cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter sent on August 2, 2019 and you will need to provide your new account number to service providers as well.

Santander checks and automatic payment and deposit activity using the Santander routing number will continue to be processed through December 9, 2019. If you want to validate any automatic payments or deposits made to your account during the changeover weekend, you can do so on Monday, September 9, by visiting a First Commonwealth office, utilizing First Commonwealth's Online Banking, or contacting our Engagement Center (customer service) at **800.711.BANK (2265)**.

## General Account Information Continued - Deposits

### SAVE AND NOTE

**Account Statements:** First Commonwealth provides monthly statements of checking, savings and money market account activity. If you currently receive statements in a frequency other than monthly with Santander, you will receive monthly statements after September 9. Certificate of Deposit (CD) customers will not receive a monthly statement, but can add CD accounts to their checking, savings or money market statements for monthly tracking. To learn more about combining your statements, visit your local office or contact us at **800.711.BANK (2265)**. You can also enroll in eStatements to view all of your statements in Online Banking. See below for details.

Santander account history will not transfer to First Commonwealth. On September 6, 2019, Santander will send a final statement with all checking, savings and money market account activity since your prior statement through September 6. Customers will continue to receive statements from us on their normal statement date, and the first statement will include activity from September 7, 2019 through the statement date.

**eStatements:** If you receive Santander paperless statements, they will continue at First Commonwealth. To set up multiple users to receive email notifications, select the "Additional Recipients" option on the eNotices tab in your new Online Banking. You can receive additional notices and statements electronically, including past due notices, sweep transfers, opt-in confirmation notice, and automatic renewal notices. Simply enroll under the eNotices tab.

### SAVE AND NOTE

**Account Numbers:** In most cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter sent on August 2, 2019.

**Checks:** New personal checks with the First Commonwealth Bank routing number **043306826** will be mailed on August 23. You can use your Santander checks without interruption through Friday, September 6. If you've had an order of checks from Deluxe within the last two years, we will send you the same style of check as your previous order starting with the next check number after your current supply. If you have not ordered in the last two years, or you had a custom check package, personal accounts will receive a standard check style starting with check number 1001. Business account holders will receive a phone call from Deluxe to determine the package best suited for your business needs. If Deluxe is unable to discuss the business check options with you, a standard check style will be mailed for your use until you place an order. **Please wait until Saturday, September 7 to use your new checks.** Santander checks will continue to be processed through December 9, 2019.



### ACTION REQUIRED

**Debit Cards:** You can use your Santander business or personal debit card without interruption through Friday, September 6 at 9:59 p.m. We will mail your new First Commonwealth Bank Mastercard debit card on August 20, 2019, and you can expect to receive it in a plain white envelope within 7 - 10 business days. You can activate your new card at any time after receiving it by calling **1.866.392.9952** and following the instructions, including choosing your new personal identification number (PIN). This is the same phone number you will call to reset your PIN going forward. See the FAQs on page 15 for more details. Your First Commonwealth card can be used **beginning Friday, September 6 at 10:00 p.m.** Your new card can also be used as your ATM card. You'll want to remember to change any debit card information that might be linked as a payment source to sites like PayPal™ and Amazon®.

### NEW FEATURE

Manage the security of your card by calling us or via the SecurLOCK™ EQUIP app, where you can turn your card on and off, set alerts and more. These settings won't be available to you within Online Banking. Any travel alerts already set up on your Santander debit card will need to be re-established for your First Commonwealth Bank debit card. Once you activate your card, call our Engagement Center (customer service) at **800.711.BANK (2265)**, and we can place the alerts for any existing or new travel plans.



### NEW FEATURE

**ATMs:** Beginning at 10:00 p.m. on Friday, September 6, you can access all First Commonwealth Bank ATMs from Central Pennsylvania to Cincinnati in addition to 55,000 surcharge-free ATMs worldwide through the Freedom Alliance and Allpoint networks, including ATMs at popular sites like Rite Aid, Target, Giant Food Stores as well as the Santander-branded ATMs in CVS stores you may already be accustomed to using. You can download the Allpoint app to quickly find an ATM wherever you are. See page 11 for a listing of surcharge-free ATMs near your office. If you do happen to need to use a non-First Commonwealth ATM that isn't part of the Freedom Alliance or Allpoint networks, a foreign ATM fee of \$2.50 will apply for all account types. Additional fees may be charged by the ATM provider.



During the changeover weekend, the ATMs switching from Santander to First Commonwealth will become available as they are updated. Balance inquiries may not be available during this time. ATM limits for the changeover weekend may be different than what you are used to. Contact us at **800.711.BANK (2265)** for those limits. The limits you had with Santander will resume on Monday, September 9.

### SAVE AND NOTE

**CDs and IRA CDs:** Santander CDs and IRA CDs with quarterly, semi-annual or annual compounding will remain the same until the first maturity date after the changeover; at which time they will assume monthly compounding. You will receive a notice from First Commonwealth before maturity, allowing you time to make any renewal decisions during the 10-day grace period following the maturity date. You can choose between terms of 90 days to 60 months. Contact us at maturity for current rates by calling **844.711.BANK (2265)**.



## General Account Information Continued - Deposits

### SAVE AND NOTE

**CDs and IRA CDs Continued:** All IRA customers will receive an annual statement each January showing prior year activity and fair market value. In January 2020, IRA customers will receive their tax statements from Santander for the period of January 1, 2019 through September 6, 2019. They will also receive a tax statement from First Commonwealth for the period of September 7, 2019 through December 31, 2019.

### SAVE AND NOTE

**Holiday Club Accounts:** Holiday club accounts will pay out on October 15, 2019. We will use the same payout method (check or direct deposit) you have set up currently with Santander.

### NEW FEATURE

**Overdraft Protection:** If your Santander checking account is linked to a line of credit or savings account for overdraft protection, your overdraft protection will continue without interruption. If you have a Hometown Checking Account, you are eligible for free overdraft protection transfers from any linked Hometown Savings account. If you have a Hometown Checking Account + Interest + Solutions account, you are eligible for free overdraft protection from any linked First Commonwealth account. There is no minimum amount for an overdraft protection transfer at First Commonwealth. Transfers from the linked First Commonwealth account will be for the exact amount needed including the fee (if applicable) and are limited to the available balance in the linked account.

Beginning Monday, September 9, stop by a First Commonwealth office or contact our team at **800.711.BANK (2265)** to link a savings, money market, checking, or line of credit to your First Commonwealth checking account as a funding source. For more information about your new line of credit overdraft protection, please refer to the Personal Access Lines section on page 7.

**Overdraft Elections:** Your Santander "Some Overdrafts" and "All Overdrafts" elections will continue with First Commonwealth. If you HAVE NOT opted in for Santander to authorize and pay ATM and everyday debit card transactions on your account (known as "SOME" overdrafts with Santander), this choice will continue with First Commonwealth and will now be referred to as being "Opted Out." If you HAVE opted in for Santander to authorize and pay ATM and everyday debit card transactions on your account (known as "ALL" overdrafts with Santander), your authorization will continue with First Commonwealth and will now be referred to as being "Opted-In." To discuss or change your First Commonwealth overdraft elections, contact us at **800.711.BANK (2265)**.

### SAVE AND NOTE

**Safe Deposit Boxes:** There will be no changes to your Safe Deposit Box account. Autodraft elections for payments will convert over to First Commonwealth.

## General Account Information - Loans

### SAVE AND NOTE

**Loan Transfer and Servicing:** Effective, Saturday, September 7, 2019, your Santander loan is changing to First Commonwealth Bank. Beginning Saturday, September 7, all payments on your loans should be remitted to **First Commonwealth Bank, Payment Processing Center, P.O. Box 537, Indiana, PA 15701**. You can also make payments at a First Commonwealth office or within Online Banking from a First Commonwealth checking or savings account. For service inquiries, simply call our Engagement Center (customer service) at **800.711.BANK (2265)**. As a reminder, you will still be responsible for any outstanding Santander Bank loan bills. Loan payments made to Santander will be processed through December 9, 2019.

### NEW FEATURE

**Tax Reporting for Real Estate-Secured Loans:** Customers may receive two tax statements for 2019. Santander will send customers a tax form for the period of January 1, 2019 through September 6, 2019. A tax form from First Commonwealth will be provided for the period of September 7, 2019 through December 31, 2019 if the amount of interest paid to First Commonwealth is greater than \$600.

### SAVE AND NOTE

**Credit Bureau:** We will notify the credit bureau that your loan is transferring from Santander to First Commonwealth. If you subscribe to a credit bureau monitoring service, please note that this notice may generate a notification of a transaction on your credit bureau initiated by First Commonwealth. First Commonwealth does not utilize credit bureaus to report commercial loan activity. If a trade or business credit institution requires a credit reference, the request can be submitted to your local community office, and we'll be happy to take care of that for you.

**Automatic Loan Payments:** If your loan is on autodraft (or ePay as it is referred to with Santander) your payment will continue to be deducted from your account without interruption. First Commonwealth does not send out a confirmation statement notifying you the autodraft took place.

### NEW FEATURE

**Consumer Installment Loans:** If you currently receive a monthly billing statement for a Santander unsecured, secured auto loan, or personal loan secured by a deposit account, you will receive a new First Commonwealth Bank coupon book in the mail at the end of September. If you are on autopay, your payment will continue to be deducted from your account as usual. Call us at **800.711.BANK (2265)** with any questions regarding your coupon book. Your past due notices may be mailed at a different time of month than you have received it in the past.

## General Account Information Continued - Loans

### NEW FEATURE

**Home Equity Lines of Credit (HELOC) and Personal Access Lines (PAL):** With your First Commonwealth HELOC or PAL, you can advance funds in any amount up to the available balance. We will mail you new checks, linked to your HELOC or PAL, on Friday, August 23. You can begin using them on Saturday, September 7. You may also initiate an advance in person at a local office or, if you have a deposit account with us, you can make advances through Online Banking or by calling us at **800.711.BANK (2265)**. Overdraft protection lines of credit will be converted to our Personal Access Line (PAL) product and will continue to provide overdraft protection through automatic transfers to any linked First Commonwealth account up to the available balance. You'll receive a detailed monthly billing statement including balance information, previous payments, late charges, annual fees, etc. You will no longer receive separate bills for those charges. The statement will indicate whether a payment is enrolled in autodraft (or ePay as it is referred to with Santander) or if it needs to be submitted upon receipt of the bill. You can enroll in eNotices - please refer to the eStatement section on page 5 for details. Annual fees assessed to HELOC and PALs will be capitalized, meaning they will be added to the principal balance of your line, on the day the fee is assessed. Your past due notices may be mailed at a different time of month than you have received it in the past.

### SAVE AND NOTE

**Real Estate Loans:** With your First Commonwealth Home Equity or Mortgage loan, you'll receive a detailed monthly billing statement including balance information, previous payments, late charges, annual fees, etc. You will no longer receive separate bills for those charges. The statement will indicate whether a payment is enrolled in autodraft (or ePay as it is referred to with Santander) or if it needs to be submitted upon receipt of the bill. You can enroll in eNotices - please refer to the eStatement section on page 5 for details. Billing statements and past due notices may be mailed at a different time of month than you have received it in the past. Customers with escrow will receive a final escrow analysis statement from Santander showing all activity since your last escrow statement. We will send yearly escrow analysis statements on the normal schedule, which means some customers may receive both statements in October.

### SAVE AND NOTE

**Commercial Loans:** Most commercial loan account numbers are not changing. If your account number is changing, we will mail you a letter on August 9. You will notice a difference in how your account number is displayed. Previously, it was split into two separate numbers, indicating a customer number and a loan number. As part of the changeover, we will combine these numbers to form one 10-digit number. Commercial loan customers will receive a detailed monthly billing statement that includes balance information, previous payments, late charges, annual fees, etc. You will no longer receive separate bills for those charges. The statement will indicate whether a payment is enrolled in autodraft (or ePay as it is referred to with Santander) or if it needs to be submitted upon receipt of the bill. To help you manage your commercial loan payments, we will provide you a 10-day past due notification. You can also enroll in eNotices - please refer to the eStatement section on page 5 for details. If you have any questions, call us at **800.711.BANK (2265)**.

**Commercial Lines of Credit:** If you had check access to your Santander commercial line of credit, you will also be able to advance funds from your First Commonwealth line of credit by check. Your new checks, which are linked directly to your line of credit, will be mailed to you on Friday, August 23. You can begin using them on Saturday, September 7. Remember to destroy your Santander checks. You may also initiate an advance in person at a local office, or, if you have a deposit account with us, you can make advances through Online Banking or by calling us at **800.711.BANK (2265)**.

### SAVE AND NOTE

**Credit Cards:** Santander credit cards are not included in the accounts transferring to First Commonwealth, and will not be part of the changeover. You will continue to receive statements from and remit payments to Santander.

### ACTION REQUIRED

**Collateral Secured Loans:** If your Santander loan is secured by collateral like your home or car, your insurance company will need to change the insurance policy covering the collateral to name First Commonwealth as the insurance policy's Mortgagee/Loss Payee and update the address to **First Commonwealth Bank, ISAOA/ATIMA, 654 Philadelphia Street, P.O. Box 400, Indiana PA 15701**. Please have your Insurance Agent send us your current insurance policy for any collateral held on loans. Policies can be sent to us via fax at **724.463.5669** or email at **LIFTteam@fcbanking.com**.

### SAVE AND NOTE

## Investment Accounts

Customers with investment accounts will be given the opportunity to continue working with Santander Investment Services Financial Consultants who will be joining First Commonwealth Advisors. Customers will receive separate communications with more information. In the meantime, if you have any questions, please contact your Santander Investment Services Financial Consultant.

## Online Banking and BillPay

Your new Online Banking will be available for business and personal users on Monday, September 9 at 8:00 a.m. Access to Santander Online Banking will be available for business and personal users until 9:59 p.m. on Friday, September 6. Please see the checklist on page 10 for the tasks you will need to complete. In addition to standard functions such as alerts, bill payment and account transfers, personal accounts also have access to Money Manager, a personal financial tool which can be used to create and manage budgets, set up savings goals and alerts, and more. **Treasury Link customers will receive a separate communication with information on Treasury Management services within Online Banking.**

### SAVE AND NOTE

### NEW FEATURE

# Online Banking and BillPay Continued

## Accessing Your First Commonwealth Bank Online Banking

### ACTION REQUIRED

#### Steps for Logging In the First Time

1. Access Online Banking from the **fcbanking.com** homepage using the most current version of Internet Explorer, Mozilla Firefox, Edge, Google Chrome or Safari. Your first log in cannot be done through the app.
2. For personal accounts, your Online Banking ID is your Santander username. Your temporary Online Banking password is the last four digits of your social security number. For business accounts, 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 Online Banking ID with First Commonwealth 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 social security number or tax ID number, please contact our Engagement Center (customer service) at **800.711.BANK (2265)** for assistance in accessing your account. In the event that your current username is longer than 25 characters, you will only use the first 25 characters. 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.
3. For personal accounts, review and accept the Online Banking Agreement. For business accounts, you will be prompted to do this upon your second log-in.
4. Create a new password between seven and 25 characters, with any combination of numbers and letters. Symbols can also be used.
5. Choose a watermark image from the image selections.
6. Choose and provide answers for three verification questions and enter your primary contact phone number. These may be used for security purposes to verify online activity. You may also receive a phone call from us providing you with a one-time code instead of the text message that you may be used to with Santander.
7. Confirm or update your email address.
8. Create a password reset question and answer. This can be used in case you ever forget your password.

The screenshot shows two login forms. The first form is for the Online Banking ID, with a text input field and a Submit button. The second form is for the Online Banking Password, with a text input field, a 'Forgot your password?' link, and a Submit button.

## BillPay

### ACTION REQUIRED

Santander BillPay will be available until 4:59 p.m. on Tuesday, September 3. 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. To access BillPay, simply click the BillPay tab within your new Online Banking. Upon doing so, you can expect the following:

**Payments:** All future dated and recurring payments scheduled in the Santander BillPay system will convert over to First Commonwealth BillPay. New payments can then be scheduled through the First Commonwealth BillPay system starting Monday, September 9, 2019 at 8:00 a.m. by clicking the BillPay tab within any Online Banking screen. Before scheduling any new payments, please review the Pending and History sections under the Payments tab to avoid duplications.

**Pay from Account:** Please verify that payments are being made from your preferred deposit account. You can view and change your preferred deposit account within BillPay.

**Payment History:** Your bill payment history for the six months prior to the changeover date will transfer from Santander's bill pay. If you need any history from before April 2019, please print or save it prior to September 6, 2019.

**Payees:** Confirm that your currently 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 enroll in the new eBills service, which will provide the balance, date due, and amount owed for each payee. Your paper bills will continue to be delivered. To discontinue receipt of paper bills, contact your service provider(s) directly.

### SAVE AND NOTE

**Account-to-Account and Person-to-Person Payments:** Account-to-account (external transfers) and person-to-person payment information will not transfer. To resume this service, you will need to re-establish your payment information. The cutoff time for account-to-account transfers is 2:30 p.m. Monday - Friday. Transfers initiated after the cutoff time will process on the next business day. With Santander, you were able to send money to other Santander customers within Online Banking. With First Commonwealth, you can send money to anyone with a phone number or email address within BillPay by setting up a person-to-person payment, whether they have a First Commonwealth account or not.

### SAVE AND NOTE

**Joint Accounts:** Even if you have a joint account that requires more than one signature to process transactions, the First Commonwealth Online Banking system will allow any account owner to access the account and complete electronic transactions (including internal and external account transfers, person-to-person payments and online bill payments) without the other account owner's approval.

## Online Banking and BillPay Continued

**ACTION  
REQUIRED**

**Transfers:** Recurring internal transfers that were set up in Santander Online Banking may not convert to First Commonwealth's Online Banking. Prior to September 6, note any recurring transfers you have in Santander Online Banking so you can re-establish them beginning September 9 in First Commonwealth's Online Banking.

**ACTION  
REQUIRED**


**Alerts:** No later than Friday, September 6, please make note of alerts you currently have established within the Santander Online Banking system as they will not transfer. 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 the First Commonwealth Online Banking. For a complete listing of available alerts, please visit [fcbanking.com/welcome](https://fcbanking.com/welcome) or contact our Engagement Center (customer service) at **800.711.BANK (2265)**.

**Account Nicknames:** Nicknames you previously established for your Online Banking accounts will be transferred but will be shortened to a maximum of 19 characters and will include the last 4 digits of the account number.

**Additional Features for Businesses:** Businesses have access to additional reporting and the ability to manage users through the Treasury tab within Online Banking. Treasury Link customers will receive a separate communication with information on Treasury Management services within Online Banking.

## Mobile Banking and Deposit

**ACTION  
REQUIRED**

Santander Mobile Banking and Deposit will be available until 9:59 p.m. on Friday, September 6. Your First Commonwealth Bank Mobile Banking and Deposit will be available 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:** Enrolling in Mobile Deposit is easy - just download the app, log in using your Online Banking ID and password, select "Deposits" and follow the instructions to enroll in mobile deposit. Business customers will need to 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 7:45 p.m. will generally be available the next business day. For more details about mobile deposit, visit [fcbanking.com/welcome](https://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](https://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.

## Mobile Wallets - for Personal Accounts

As a First Commonwealth customer, you can access three mobile wallet options free of charge. Simply add your new First Commonwealth cards into your existing mobile wallet or visit the app store associated with your device to download.



**NEW  
FEATURE**

## Money Manager - for Personal Accounts

Within the First Commonwealth Online Banking experience, you will have access to Money Manager, a free financial management tool. The Money Manager dashboard screen shows a comprehensive illustration of your financial activities. Getting started is easy - just select the Money Manager tab in Online Banking.

- Develop a budget and set financial goals
- Track accounts and organize spending through customizable categories
- Import account information from other financial institutions to keep track of all your financial activities, such as other bank accounts, credit cards and investments



# Changeover Checklist

Use this checklist to help prepare for a smooth changeover weekend. If you need help, call **1.800.711.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.

SAVE AND  
NOTE

ACTION  
REQUIRED

<b>Tuesday, September 3</b>
<ul style="list-style-type: none"><li><input type="checkbox"/> Beginning Tuesday, September 3, notify any automatic deposit or payment service providers of your new routing number, <b>043306826</b>, effective <b>September 7, 2019</b>. This needs to be done by Friday, October 4, 2019.</li></ul> <p>In most cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter sent on August 2, 2019. You will need to provide your new account number to service providers.</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Print or make note of any Santander BillPay payment history prior to April 2019 that you want to retain and alerts you have set up as these will not transfer.</li></ul>
<b>Prior to September 6</b>
<ul style="list-style-type: none"><li><input type="checkbox"/> Print or make note of any Santander account statement or transaction history that you want to retain, as well as any internal account-to-account transfers.</li></ul>
<b>Friday, September 6</b>
<ul style="list-style-type: none"><li><input type="checkbox"/> Review the enclosed Terms and Conditions.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Discontinue using your Santander checks and debit cards by 9:59 p.m. on Friday, September 6.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Begin using your First Commonwealth debit card at 10:00 p.m. If you have not already activated your new card, simply call <b>1.866.392.9952</b> and follow the instructions, including choosing your new personal identification number (PIN). You may use the same PIN as your Santander debit card.</li></ul>
<b>Saturday, September 7</b>
<ul style="list-style-type: none"><li><input type="checkbox"/> Begin using your First Commonwealth checks and destroy your Santander checks.</li></ul>
<b>Monday, September 9 – After 8:00 a.m.</b>
<ul style="list-style-type: none"><li><input type="checkbox"/> Access Online Banking from the homepage of <b>fcbanking.com</b> following the “Logging In the First Time” instructions on page 8.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Treasury Link customers should refer to the separate Treasury Management guide you will receive in late August.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Review the Pending and History sections under the Payments tab within BillPay and re-establish any activities referenced on page 8 as needed.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Enroll in electronic delivery of eStatements or additional notices and set up new alerts.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Let us know if you want to link your First Commonwealth accounts for overdraft protection.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> Download the First Commonwealth Bank app from iTunes or the Google Play store.</li></ul>
<ul style="list-style-type: none"><li><input type="checkbox"/> If you have a mortgage and/or car loan, contact your insurance company and provide them with the information found on page 7 for the collateral securing your loan.</li></ul>

We understand that you may have questions or require assistance along the way. We are here to help. As always, you can visit your local office transferring to First Commonwealth or call 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 may also email us anytime at **welcome@fcbanking.com** or chat with us live on **fcbanking.com**.

**SAVE AND  
NOTE**

## Offices Changing to First Commonwealth and their New Phone Numbers

**Beech Creek**

250 Main Street  
Beech Creek, PA 16822  
(570) 962-0030

**Lewisburg - Market Street**

239 Market Street  
Lewisburg, PA 17837  
(570) 524-7304

**Milton**

537 Mahoning Street  
Milton, PA 17847  
(570) 742-3405

**Renovo**

364 Erie Ave.  
Renovo, PA 17764  
(570) 531-8214

**College Ave.**

216 West College Ave.  
State College, PA 16801  
(814) 954-6339

**Lewisburg - Weis**

7125 West Branch Highway  
Lewisburg, PA 17837  
(570) 524-5651

**Montoursville**

355 Broad Street  
Montoursville, PA 17754  
(570) 244-4017

**South Williamsport**

251 South Market Street  
South Williamsport, PA 17702  
(570) 244-4037

**Danville**

315 Mill Street  
Danville, PA 17821  
(570) 849-3061

**Lock Haven**

448 Bellefonte Ave.  
Lock Haven, PA 17745  
(570) 263-4323

**Muncy**

20 South Main Street  
Muncy, PA 17756  
(570) 308-3610

**Jersey Shore**

222 Allegheny Street  
Jersey Shore, PA 17740  
(570) 865-3192

**Loyalsock**

301 Shiffler Ave.  
Williamsport, PA 17701  
(272) 202-6600

**North Atherton**

1535 North Atherton Street  
State College PA 16803  
(814) 954-6314

**SAVE AND  
NOTE**

## Nearby Surcharge-Free ATMs

With your new ATM/Debit Card, you have access to all First Commonwealth ATMs free of charge, including our four off-site ATMs in Danville, Montoursville and Williamsport, and at any of our offices throughout Pennsylvania and Ohio. In addition to the First Commonwealth locations, you can access 55,000 surcharge-free ATMs nationwide through the Freedom Alliance and Allpoint Network, including ATMs at popular sites like Rite Aid, Target, Giant Food Stores as well as the Santander-branded ATMs in CVS stores you may already be accustomed to using. You can download the Allpoint app to quickly find an ATM wherever you are. We've also created a listing of surcharge-free ATMs near each of our community offices, which is shown below, and will be available at your local office. Visit [fcbanking.com/locations](https://fcbanking.com/locations) to find all of the surcharge-free ATMs. If you're using a mobile device, make sure your location services are turned on and select the "Find Near Me" feature for a local listing no matter where you are.

### Beech Creek Office

**CVS™**

311 Bellefonte Ave.  
Lock Haven

**CVS™**

127 S. Potter St.  
Bellefonte

**Rite Aid**

821 E. Bishop St.  
Bellefonte

**Lock Haven  
Minit Mart**

25 Woodward Ave.  
Lock Haven

**First Commonwealth**

448 Bellefonte Ave.  
Lock Haven

**Nittany Minit Mart**

306 Woodward Ave.  
Avis

### College Avenue Office

**West College  
Minit Mart**

913 W. College Ave.

**First Commonwealth**

1535 N. Atherton St.

**The Original  
Waffle Shop**

1229 N Atherton St.

**CVS™**

116 W. College Ave.

**Target**

201 W. Beaver Ave.

**Rite Aid**

510 Westerly Pkwy.

**Giant Food Store**

255 Northland Center

**Fresh N Fill**

401 S. Pugh St.

**The Original  
Waffle Shop**

1610 W. College Ave.

**CVS**

265 Northland Center

# Surcharge-Free ATMs within 10 Miles of Your Office

SAVE AND  
NOTE

## Danville Office

**CVS™**

115 Northumberland St.

**Giant Food Store**

328 Church St.

**American Legion Post 40**

175 Northumberland St.

**Geisinger Medical Center**

100 N. Academy Ave.

**Food Shop One**

5 McCracken Road

**Food Shop Two**

11 A St.

## Jersey Shore Office

**Jersey Shore**

**Minit Mart**

815 Allegheny St.

Jersey Shore

**Lock Haven**

**Minit Mart**

25 Woodward Ave.

Lock Haven

**CVS™**

311 Bellefonte Ave.

Lock Haven

**CVS™**

1321 Allegheny St.

Jersey Shore

**First Commonwealth**

448 Bellefonte Ave.

Lock Haven

**Nittany Minit Mart**

306 Woodward Ave.

Avis

## Lewisburg - Market Street Office

**First Commonwealth**

7125 West Branch Highway

Lewisburg

**CVS™**

37 Mahoning St.

Milton

**First Commonwealth**

537 Mahoning St.

Milton

**CVS™**

505 N. Derr Dr.

Lewisburg

**El Rancho Restaurant**

712 Point Township Dr.

Northumberland

**CVS™**

405 N. 4th St.

Sunbury

## Lewisburg - Weis Office

**First Commonwealth**

239 Market St.

Lewisburg

**CVS™**

37 Mahoning St.

Milton

**First Commonwealth**

537 Mahoning St.

Milton

**CVS™**

505 N. Derr Dr.

Lewisburg

**El Rancho Restaurant**

712 Point Township Dr.

Northumberland

**CVS™**

405 N. 4th St.

Sunbury

## Lock Haven Office

**CVS™**

311 Bellefonte Ave.

Lock Haven

**Nittany Minit Mart**

306 Woodward Ave.

Avis

**CVS™**

1321 Allegheny St.

Jersey Shore

**Lock Haven**

**Minit Mart**

25 Woodward Ave.

Lock Haven

**First Commonwealth**

250 Main St.

Beech Creek

**Jersey Shore**

**Minit Mart**

815 Allegheny St.

Jersey Shore

# Surcharge-Free ATMs within 10 Miles of Your Office

SAVE AND  
NOTE

## Loyalsock Office

### Rite Aid

1913 E. 3<sup>rd</sup> St.  
Williamsport

### Minit Mart

705 Hastings St.  
Williamsport

### Rite Aid

14 5<sup>th</sup> St.  
Williamsport

### Wegmans

201 William St.  
Williamsport

### CVS™

1904 Lycoming Creek Road  
Williamsport

### CVS™

518 Southern Ave.  
South Williamsport

### First Commonwealth

251 South Market St.  
South Williamsport

### Rite Aid

760 Broad St.  
Montoursville

### First Commonwealth

335 Broad St.  
Montoursville

### Weis Markets

801 Loyalsock Ave.  
Montoursville

### Pennsylvania College of Technology

One College Ave.  
Williamsport

## Milton Office

### First Commonwealth

239 Market St.  
Lewisburg

### CVS™

37 Mahoning St.  
Milton

### Food Shop One

5 McCracken Road  
Danville

### El Rancho Restaurant

712 Point Township Dr.  
Northumberland

### First Commonwealth

7125 W. Branch Highway  
Lewisburg

### CVS™

505 N. Derr Dr.  
Lewisburg

### CVS™

405 N. 4th St.  
Sunbury

### Forest Hills General Store

8750 Buffalo Road  
Mifflinburg

## Montoursville Office

### Rite Aid

760 Broad St.  
Montoursville

### Weis Markets

801 Loyalsock Ave.  
Montoursville

### Montoursville

**Beltway ATM**  
274 Rt. 87 Highway  
Montoursville

### First Commonwealth

301 Shiffler Ave.  
Williamsport

### Rite Aid

1913 E. 3<sup>rd</sup> St.  
Williamsport

### Target

170 S. Lycoming  
Mall Road  
Muncy

### Nittany Oil

180 E. 3<sup>rd</sup> St.  
Williamsport

### Washington Blvd. ATM

325 Washington Blvd.  
Williamsport

### Rite Aid

14 5<sup>th</sup> St.  
Williamsport

### CVS™

518 Southern Ave.  
South Williamsport

### Wegmans

201 William St.  
Williamsport

### CVS™

300 Lycoming  
Mall Circle  
Muncy

## Muncy Office

### CVS™

300 Lycoming Mall Circle  
Muncy

### Target®

170 S. Lycoming Mall  
Road  
Muncy

### Rite Aid

760 Broad St.  
Montoursville

### First Commonwealth

355 Broad St.  
Montoursville

### Weis Markets

801 Loyalsock Ave.  
Montoursville

### CVS™

220 Main St.  
Watsontown



## Surcharge-Free ATMs within 10 Miles of Your Office

SAVE AND  
NOTE

### North Atherton Office

**Rite Aid**  
1536 N. Atherton St.

**Uni-Mart**  
1380 East College Ave.

**CVS™**  
1101 N. Atherton St.

**Giant Food Store**  
255 Northland Ctr.

**The Original  
Waffle Shop**  
1229 N. Atherton St.

**Target®**  
315 Colonnade Blvd.

**Wegmans**  
345 Colonnade Blvd.

**CVS™**  
116 W. College Ave.

**Target®**  
201 West Beaver Ave.

**West College  
Minit Mart**  
913 W. College Ave.

### Renovo Office

**CVS™**  
311 Bellefonte Ave. Lock  
Haven

**Lock Haven  
Minit Mart**  
25 Woodward Ave.  
Lock Haven

**First Commonwealth**  
448 Bellefonte Ave.  
Lock Haven

**First Commonwealth**  
250 Main St.  
Beech Creek

**Clarence American Legion**  
1171 Clarence Road  
Clarence

**Jersey Shore  
Minit Mart**  
815 Allegheny St.  
Jersey Shore

### South Williamsport Office

**CVS™**  
518 Southern Ave.  
South Williamsport

**Minit Mart**  
705 Hastings St.  
Williamsport

**Rite Aid**  
14 5<sup>th</sup> St.  
Williamsport

**Wegmans**  
201 William St.  
Williamsport

**Rite Aid**  
1913 E. 3<sup>rd</sup> St.  
Williamsport

**First Commonwealth**  
301 Shiffler Ave.  
Williamsport

**CVS™**  
1904 Lycoming Creek Road  
Williamsport

**Rite Aid**  
2023 Lycoming Creek Road  
Williamsport

**First Commonwealth**  
355 Broad St.  
Montoursville

**Pennsylvania College  
of Technology**  
One College Ave.  
Williamsport

# FAQ's

## Account Changes

### ***Do I have to switch my automatic payments or deposits like Social Security, Pay Check, Pensions, Netflix, Utility Bills, etc? When do I need to make the switch?***

Yes, because your bank routing number is changing. Beginning Tuesday, September 3, notify any automatic deposit or payment service providers to update your routing number to **043306826 effective September 7, 2019**. This must be done by Friday, October 4, 2019.

In most cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter sent on August 2, 2019 and you will need to provide your new account number to service providers as well.

We are here to help you work through the transition. Our offices will have account switch resources available to help you. This includes national and local service providers and companies like credit card companies, banks, insurance and investment companies, and local utility companies. Please see page 8 of this guide to understand how any scheduled Online Bill Payments will work throughout the changeover.

### ***Will my account number(s) change?***

The majority of account numbers will remain the same. If your account number(s) is changing, you were mailed a separate letter with your new account information. If you have any questions about your account number, please call us at **800.711.BANK (2265)**.

### ***What will happen to my accounts being transferred to First Commonwealth?***

Our team has worked to match your current Santander accounts with a First Commonwealth account that has similar features and benefits. If at any time you'd like to review additional options or change your accounts, you can do so at any of the locations transferring to First Commonwealth or by calling **800.711.BANK (2265)**.

### ***Will I still have overdraft protection?***

If your Santander checking account is linked to a line of credit, checking, money market or savings account for overdraft protection, your protection will continue without interruption. If you have opted in for Santander to authorize and pay ATM and everyday debit card transactions on your account (known as "SOME" overdrafts with Santander), your authorization will continue with First Commonwealth. If you already have a Hometown Savings Account, you are eligible for free Overdraft Protection Transfers. If you have or upgrade to a Hometown Checking Account +Interest +Solutions account, you are eligible for free overdraft protection from any linked First Commonwealth account. Check out page 6 for information about overdraft options following the changeover weekend.

### ***How long will any checks I've already written or payments scheduled to draw from my current account be processed?***

To give your items time to clear your account and allow you to make arrangements for updating your routing number/account number, Santander checks and automatic payments or deposits initiated prior to the changeover will be processed for 90 days after the changeover. You will receive new First Commonwealth Bank checks at no cost to you before September 7. Contact the places where you've set up automatic payments or deposits to provide your new bank routing number which is **043306826** and new account number (if applicable).

### ***Do I need to order new checks and a new debit card?***

We'll take care of all of that for you. You can continue to use your Santander checks and debit card through 9:59 p.m. on Friday, September 6. Your First Commonwealth Bank debit card will automatically be mailed on August 20 and a free order of personal First Commonwealth Bank checks will be mailed on August 23. Start using your new First Commonwealth debit card 10:00 p.m. on Friday, September 6. **Please wait until September 7 at 8:00 a.m. to begin using your new First Commonwealth checks.** Business customers will receive a call from Deluxe to help select the best check style for you. If Deluxe is unable to reach you, a standard order of checks will be sent for you to use until you have the opportunity to select a style.

### ***How do I reset my debit card PIN?***

To reset your debit card PIN at any time, simply call **866.392.9952** and follow the instructions. If you've forgotten your PIN, you can visit your local office or call us at **800.711.BANK (2265)** to request a PIN mailer which will arrive in 7-10 business days.

### ***When will you send my new student debit card and/or checks?***

Your First Commonwealth student debit card will be mailed to you on August 20, 2019. You can also request a complimentary order of checks on or after September 9, 2019 by visiting any First Commonwealth office or by calling us at **800.711.BANK (2265)**.

### ***What ATMs can I use? Will I pay a fee to use them?***

Starting Saturday, September 7, 2019, you can use First Commonwealth Bank ATMs or any of the Allpoint or Freedom Alliance network ATMs free of charge. Refer to the listing on pages 11 for nearby surcharge-free ATMs or visit **fcbanking.com/welcome**.

## FAQ's Cont.

### ***Will I have account history?***

Santander account history will not transfer to First Commonwealth. On September 6, 2019, Santander will send a final statement with all checking, savings and money market account activity since your prior statement through September 6.

### ***Will I be able to see my bill pay history?***

BillPay users will have access to payment history from April 2019 through the changeover via the First Commonwealth BillPay service.

### ***Changeover Weekend***

#### ***When does the changeover to First Commonwealth Bank take place?***

First Commonwealth Bank will begin the changeover of your accounts at 11:59 p.m. on Friday, September 6. The changeover will be complete and your accounts will be available for access through First Commonwealth by 8:00 a.m. Monday, September 9. Online and Mobile banking will be available at 8:00 a.m. Our offices will open at their regular times of 9:00 a.m.

#### ***Can I still deposit and withdraw money during the changeover period?***

Your First Commonwealth debit card can be used for ATM and Point of Sale (POS) transactions during the changeover. ATM limits for the changeover weekend may be different than what you are used to. Contact us at **800.711.BANK (2265)** for those limits. The limits you had with Santander will resume on Monday, September 9.

#### ***When should I stop using my Santander debit card?***

Your Santander debit card will be available for use through 9:59 p.m. Friday, September 6, 2019.

#### ***When should I start using my First Commonwealth debit card?***

You can begin using your First Commonwealth debit card at 10:00 p.m. on Friday, September 6. If you have not already activated your new card, simply call **1.866.392.9952** and follow the instructions, including choosing your new personal identification number (PIN).

### ***Office Information***

#### ***Where will the First Commonwealth locations be?***

There are 14 Santander locations changing to First Commonwealth Bank. Addresses for each location as well as new phone numbers are available on page 11. For a listing of all First Commonwealth offices, visit **[fcbanking.com/locations](https://fcbanking.com/locations)**.

#### ***Will my office hours be changing?***

All office hours will remain the same with the exception of Saturday, September 7. This is when we will be completing our changeover and the offices will be closed. If you need help during that time, you can reach our Engagement Center (customer service) by calling **800.711.BANK (2265)** between 8:00 a.m. and 5:00 p.m., emailing us at **[welcome@fcbanking.com](mailto:welcome@fcbanking.com)** or by chatting with us on **[fcbanking.com](https://fcbanking.com)**.

 **FIRST**  
Commonwealth Bank.<sup>®</sup>  
Member FDIC *Time to be first.<sup>™</sup>*

