

Workplace Banking

Financial Wellness Programs

Our Financial Wellness Programs will educate you about overcoming personal financial challenges, including credit and debt management and knowledge that is necessary to make financially responsible decisions which are integral to your everyday lives.

First Commonwealth Bank, in partnership with your employer, will make Financial Wellness presentations on a wide variety of topics to help you manage the money you make, save the money you will need soon, borrow only the money you need and to protect your assets.

Product and Services Specials and Discounts

Enjoy checking account¹ solutions to fit your needs and enjoy these benefits from a community bank that helps improve your financial life through these important habits:

Managing and Saving Your Money:

- Free external account transfers
- Free Mastercard[®] debit card²
- Free Online Banking and BillPay³
- Free online financial management tool
- App to pay bills, deposit checks and more³
- Customized account alerts
- Access to Google Pay[®], Apple Pay[®] and Samsung Pay[®]
- Free overdraft protection from a linked Hometown Savings account⁴
- Unlimited check writing from any of our Hometown Checking accounts
- Free initial order of checks⁵
- Free official checks
- Free safe deposit box for one year⁶
- Access to 55,000 surcharge-free ATMs⁷
- Buy back of your debit cards and unused checks from another financial institution⁸
- Earn up to \$500⁹ when you open a checking account and refer friends. By registering for our Refer-A-Friend program, you're saying yes to rewards for you and your friends.¹⁰

Borrowing Only the Money You Need:

- Enjoy 0% Interest for 6 months on balance transfers and purchases¹¹, no balance transfer fee for 3 months from account opening¹², 1% rewards back on your monthly statement⁹ and see your FICO[®] Score every quarter for free with our Rewards credit card
- Receive up to 1/4% off the interest rate on fixed rate consumer installment loans¹³

Protecting the Money You Can:

- Free home and auto insurance review through our Insurance team
- Free financial check-up with one of our Financial Advisors

NOT Guaranteed by the Bank

NOT FDIC Insured

NOT a Deposit

NOT Insured by any Federal Government Agency

May Lose Value including Loss of Principal

Call 1.800.711.2265 or visit your local office to open an account today.



See reverse for full disclosures and information.

Member FDIC
NMLS# 479240

1 Minimum opening deposit is only \$50, except for SmartPay Card which is \$25. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See schedule of service fees for details.

2 Overdraft/returned item fees may apply.

3 We don't charge for these services but standard message, data, and internet service provider rates may apply so check with your carriers.

4 Overdraft transfer services are limited to the available balance in the linked account. Add Overdraft Protection by calling 800-711-BANK (2265) or visiting a community office near you.

5 Offer available for basic Deluxe Specialty Lemon checks

6 Offer valid for new box relationships only. Limit one safe deposit box per customer. Box size and availability vary by location. Box fee varies by size and ranges from 30.00 to 150.00. Box contents not insured by the FDIC or any other Federal Government Agency

7 Free access to all First Commonwealth Bank, Allpoint™ and Freedom Alliance™ network ATMs.

8 Receive \$2 per debit card and per book of checks that are from another financial institution, up to \$10. Funds will be deposited at the time the debit cards/checks are presented.

9 The person or business the Referrer is referring must register for the program online or call 844-232-4321, agree to the terms and conditions, and open a new First Commonwealth Bank personal checking account or business checking account and complete the following within 60 days after account opening:

For a personal checking account, complete at least one of the following:

Complete one (1) direct deposit of \$250 or more OR

Complete ten (10) debit card purchases made at point of sale using your signature or PIN, or a purchase made electronically or online using your debit card number, including recurring payments must post and clear the account.

Qualifying direct deposits may include electronically deposited funds by an employer or an outside agency such as a paycheck, pension, or Social Security. Credit card cash advance transfers, transfers from one account to another or deposits made at an office or ATM do not qualify as direct deposits. The minimum amount to open a personal account and receive a Reward Card is \$50 for a Hometown Checking account or \$25 for a SmartPay Card account.

For a business checking account: reach a minimum of \$2,000 in deposits. Qualifying deposits are new-to-First Commonwealth Bank funds including transfers from another financial institution, deposits made in-branch, at an ATM, or via mobile deposit or remote deposit capture. Credit card cash advance transfers and transfers from one account to another do not qualify as a deposit. The minimum amount to open a business checking account and receive a Reward Card is \$50.

Allow 4-6 weeks after completion of all requirements for delivery of the Reward Card. Reward Card may be reported as income to the IRS. This offer may be discontinued or changed at any time without notice. Variable rate Annual Percentage Yield (APY) for the Hometown Checking +Interest account varies by tier. For example, as of 08/01/2019, APY by tier is: 0.01% for \$500+; 0.01% for \$2,500+; 0.01% for \$10,000+. Rate and APY may change after the account is opened. Fees may reduce earnings on the account.

10 In order to receive a Reward Card the person making the referral (Referrer) must register for the program by going online to www.referlive.com/fcbanking or calling 844-232-4321, agree to the terms and conditions, and submit a valid email address for each referred person or business. In addition the person or business the Referrer is referring must complete specific account transactions. The maximum reward issued under the program within a calendar year is \$500. As a Referrer the person or business you are referring may infer that you are a customer of First Commonwealth Bank.

11 A 0.00% introductory Annual Percentage Rate (APR) on purchases and balance transfers for 6 months from Rewards Card or Student Card opening. After the 0.00% APR 6 month introductory period the APR will be a variable rate 13.99% to 16.99% based on creditworthiness. The APR will vary with the market based on Wall Street Journal Prime Rate plus a margin of 8.74% to 11.74%. No balance transfer fee for the first 3 months the account is open. After that a fee of \$5 or 3% of the transfer whichever is greater, will be assessed for each completed balance transfer. No annual fee for the Rewards or Student Card.

12 At the end of each billing period, the Reward Bonus is calculated by multiplying the total amount of purchases by 1%. Purchases do not include cash advances, balance transfers, or illegal transactions. Earned rewards will be automatically credited to your account on calendar quarters in increments of \$50.00 for the Rewards Card and \$20.00 for the Student Card. The maximum amount of rewards credited to your account per calendar year is \$500.00. The maximum amount of rewards earned per calendar year is \$1,000.00. Rewards, not credited, will expire 3 years after being earned and will be forfeited if you close your account. Rewards will not be earned if your account is over 60 days past due or you have declared bankruptcy.

13 Receive up to ¼% off the interest rate for direct debit of loan payment from a First Commonwealth checking account. Does not include CD-secured loans and discount cannot be combined with any other current offer. Offer subject to change or withdrawal at any time.

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