

# SmartPay Card

## Features and Fees Guide



SmartPay Card is a checkless account equipped with a Mastercard debit card. You can only spend the money you have, which means no overdraft fees ever. It's also packed with online and mobile banking tools to help you manage your money with confidence.

Please be aware that this information should be considered a summary and supplemental to other documents and disclosures that you may have already received or will receive in the course of opening and maintaining your account relationship. Please refer to our "Account Agreement", "Schedule of Services Fees" and other documentation for a full explanation.

<b>Account Features &amp; Fees That You May Incur With This Account</b>	Minimum deposit to open account:	\$25
	Monthly service charge:	\$5
	Requirements to waive service charge:	n/a
	Pays Interest:	No
	Use of our ATMs:	No fee for First Commonwealth, AllPoint or Freedom Alliance ATMs
	Use of another bank's ATMs:	\$2.50; Other bank's fees may apply.
	Account closing fee:	\$0
<b>Overdraft Fees and Options</b>	Overdraft fee:	This account will not incur any overdraft fees.
	Non-Sufficient Funds fee:	\$0
	Maximum number of Overdraft & Non-Sufficient Funds fees per day:	n/a
	Sustained overdraft fee:	n/a
	Overdraft protection transfer fee:	n/a
	Overdraft fee threshold:	n/a
	<p><b>We will not authorize transactions against unavailable funds that would overdraw the account. However, if we have to honor a previously authorized card transaction that settles and completes at a later date when there are not sufficient funds to pay the transaction, such a transaction may be paid into overdraft. This will not result in an overdraft fee.</b></p>	

### Funds Availability Policy

We generally make funds from your deposits available the next business day after the business day of deposit.

### Method of Posting Transactions to Your Account

We generally post deposits and withdrawals to your account each business day in the following sequence:

1. Deposits and other credits to your account.
2. Wire transfers, money sent instantly through Zelle® and real-time electronic payments in the order of lowest dollar amount to highest on the day they are processed.
3. ATM and everyday non-recurring POS debit transactions in the order of lowest dollar amount to highest on the day they are processed.
4. ACH debit items, posting non-serial number ACH transactions in the order of lowest dollar amount to highest followed by serial number ACH transactions in serial number order on the day they are processed.
5. Paper checks, posting checks cashed or deposited at our Bank in serial number order followed by checks cashed or deposited at another financial institution by serial number order on the day they are processed.
6. Fees are assessed.

**Please note:** Paper checks that are converted to digital items are presented as ACH items and will post in accordance with ACH posting rules.

### Policies & Practices of Our Bank Impacting This Account

### Advocacy & Information

Consumer Financial Protection Bureau – <http://www.consumerfinance.gov/>