



## **Notice of Change in Terms to Certain First Commonwealth Bank Agreements (“Notice”)**

Thank you for being a valued First Commonwealth Bank customer. This Notice highlights important changes to the terms of your First Commonwealth Deposit Account Agreement to be effective April 1, 2021.

After April 1, 2021, the Agreement will include these new and updated terms and conditions and will apply to you and your account and your use of First Commonwealth banking services.

Please review this Notice and keep a copy with your important records. If you have questions, call us at 800-711-BANK (2265). You can review the updated Agreement(s) by visiting [fcbanking.com/regulatory-notice](http://fcbanking.com/regulatory-notice) link located at the bottom of the homepage and selecting the agreement you wish to view. A printed copy is available upon request.

### **Changes to Your Deposit Account Agreement and Other Disclosures Effective April 1, 2021**

The First Commonwealth Deposit Agreement and Other Disclosures govern your accounts and relationship with us. Changes are summarized below:

1. Revised Overdrafts/Returns, Overdraft Fees, Overdraft Protection section to clarify that resubmitted items are subject to payment and fees for insufficient funds and fee(s) may be applied to prior day(s) transactions when preauthorized transaction postings impact the daily balance used to determine payment of check and other transactions.

### **Changes to Your Deposit Account Agreement and Other Disclosures Effective September 15, 2020**

The First Commonwealth Deposit Agreement and Other Disclosures govern your accounts and relationship with us. Changes are summarized below:

1. Revised Welcome section to clarify that Zelle® Payments, introduced September 15, 2020, is governed by an additional agreement.
2. Revised This Agreement section to clarify liability for account charges and legal fees.
3. Revised Key Account Terms section to define “real-time electronic payments.”
4. Revised Posting Order section to reflect the sequence of wire transfer, money sent instantly through Zelle® and real-time payment transactions.
5. Revised Arbitration and Other Legal Terms to clarify legal action affecting your account.