

Welcome

Centric Bank Customers

Your guide to joining First Commonwealth Bank.



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

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

Why a clock tower?



The history of the clock tower goes back to the origin of First Commonwealth Bank in our hometown of Indiana, PA, where our headquarter offices are housed in the original courthouse building of the town. On top of that old courthouse (circa 1869) is a gold foiled clock tower.

This is where the outline of the clock tower in our logo comes from. It's also why you might see our employees wearing gold clock tower pins or name badges.

Today, we are proud to have offices in communities like Indiana throughout Pennsylvania and Ohio, thanks to the growth we've achieved together. In many of these communities, stands a clock tower.

It's a very simple symbol. But we believe it's one that symbolizes the strength and stability that's found in the hearts of many small town communities, which are two important attributes we aspire to have as a community bank.

Welcome Centric Bank Customers

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Welcome to First Commonwealth Bank.® Although you may not be familiar with us yet, we are a community bank headquartered in Indiana, PA, with an additional 119 branches throughout Pennsylvania and Ohio. We have commercial business centers in our metro hubs of Pittsburgh, Columbus, Cleveland, Canton and Cincinnati.

You'll often hear us described as being big enough to matter, yet small enough to care. That simply means that with our full suite of business and personal banking services, we can deliver all of the capabilities of the big banks. This includes wealth management, insurance, treasury management, mortgage lending and equipment financing. But we never let size or scale get in the way of our commitment to truly knowing and caring about our customers. We believe that by putting customers first, profits will follow – not the other way around.

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 Centric Bank to First Commonwealth Bank. We've created this guide to give you a better understanding of any changes you will experience.

On page 12, you will find a checklist to help you prepare for the changeover that will begin on Friday, February 24, 2023 and will be completed on Monday, February 27, 2023 at 8:00 a.m. We also created the icons on page 2, that will point you to critical information such as a new feature or benefit, any action you may need to take to help you prepare for the changeover and information you will want to save for future reference and product changes.

In addition, an online version of this guide is available on our website at fcbanking.com/welcome or by scanning the following QR code:



QUICK CHANGEOVER OVERVIEW

Here's how the changeover will work beginning on Friday, February 24 through Monday, February 27. All times referenced are Eastern Time.

- We will begin the process of switching Centric Bank ATMs to First Commonwealth throughout the day on Friday, February 24, and the work will continue throughout the changeover weekend.
- Centric Bank debit/ATM cards can be used until 8:00 a.m. on Monday, February 27.
- Centric Bank offices will close at their regular time or at 4:00 p.m. (whichever is earlier) on Friday, February 24.
- Centric Bank's Online Banking and BillPay will be available until 4:00 p.m. on Friday, February 24.
- 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 8:00 a.m. on Monday, February 27.
- On Monday, February 27 at 8:00 a.m., you can begin viewing your accounts in First Commonwealth's Online and Mobile Banking and BillPay will be available for use.
- Our offices will open at their regular time on Monday, February 27.

Customer Assistance

SAVE AND NOTE

All Centric Bank locations will be changing over to First Commonwealth, and you can visit your local office to speak to many of the same staff members that you've grown to know and trust over the years. You can also speak with one of our dedicated customer service specialists in our Engagement Center (customer service call center). Simply call us at **800.711.BANK (2265)** weekdays from 7:00 a.m. until 7:00 p.m. and on weekends from 8:00 a.m. until 2:00 p.m. You are also welcome to chat live with us during those hours at fcbanking.com or email us any time at welcome@fcbanking.com.

After the conversion, our Automated Telephone Banking System will be available at **888.711.BANK (2265)**.

WHAT DO 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 conversion.

**SAVE AND
NOTE**

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

**PRODUCT
CHANGE**

The **PRODUCT CHANGE** icon points out features that will change your banking experience.

Important Dates to Know

**SAVE AND
NOTE**

Our changeover of your accounts to First Commonwealth will begin on Friday, February 24, 2023 and will be completed Monday, February 27, 2023 at 8:00 a.m. We have created a checklist for you on page 12 of this guide to help you prepare.

| Friday, February 24 | |
|--|---|
| Centric Bank Offices | Centric Bank offices will close at their regular time or at 4:00 pm (whichever is earlier) on Friday, February 24. The Centric Bank website will be redirected to fcbanking.com . |
| Centric Bank Online and Mobile Banking | The Centric Bank Online, Mobile and BillPay banking services will be available until 4:00 p.m. on Friday, February 24. |
| ATMs | During the changeover weekend, ATMs will become available as they are updated to the First Commonwealth network. You can continue to use your Centric Bank debit and ATM cards without interruption until 8:00 a.m. on Monday, February 27. |
| Saturday, February 25 and Sunday, February 26 | |
| Local Offices | The Centric Bank offices will be closed on Saturday, February 25 to allow us time to complete the changeover. The offices will re-open at their regular time on Monday, February 27 and all office hours will remain the same. |
| Engagement Center (Customer Service) | 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 800.711.BANK (2265) from 8:00 a.m. until 2:00 p.m. You are also welcome to chat live with us during those hours at fcbanking.com or email us at welcome@fcbanking.com . |
| Monday, February 27 | |
| Changeover Complete | Your accounts will be available for access through First Commonwealth at 8:00 a.m. Our offices will open at their regular time. |
| First Commonwealth Debit Cards | You can begin using your new First Commonwealth debit card at 8:00 a.m. When you receive your new debit card, simply call 866.392.9952 and follow the instructions to activate the card. You'll also be asked to choose a personal identification number (PIN) for your card, which can be one you currently use or you can pick a new one. |
| First Commonwealth Online Banking, BillPay and Mobile Banking | Services will be available at 8:00 a.m. for use, but will only reflect account activity occurring before 4:00 p.m. on Friday, February 24. Some weekend debit card activity may not yet be reflected. Visit fcbanking.com to access these services. |
| Automated Account Service Line | For automated assistance after 8:00 a.m., call 800.711.BANK (2265) 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 before 4:00 p.m. on Friday, February 24. Some weekend debit card activity may not yet be reflected. Most of the current credentials will carry over, and you will not need to re-register. Customers who need to re-register will be notified through a mailing on or before February 9. |
| Tuesday, February 28 | |
| Account Balances | 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 Centric Bank account(s) with a First Commonwealth account that has similar features and benefits. All accounts changing from Centric Bank are subject to the Terms and Conditions, found in the packet included with this booklet. Your new account terms will take effect on Monday, February 27. 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)**.

Personal Checking Accounts

PRODUCT
CHANGE

| Centric Bank Account Name | First Commonwealth Account Name | Features Quick View |
|---------------------------|---------------------------------|--|
| Affinity Checking | 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. |
| Rewards Checking | | |
| Interest Checking | 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. |
| Golden Rewards Checking | | |
| Health Savings Account | Health Savings Account - Family | Manage your family's medical expenses through our HSA. You can pay expenses by check or debit card and you can manage your account online or through our app. You can even deposit those reimbursement checks using your smartphone. The \$4 monthly service charge will be waived for existing Centric Bank HSA accounts. |

Personal Savings & Money Market Accounts

PRODUCT
CHANGE

| Centric Bank Account Name | First Commonwealth Account Name | Features Quick View |
|---------------------------|---------------------------------|---|
| Statement Savings | American Dream | A savings account that rewards you with higher interest rates on your relationship. Get a bump up in your interest rate for each of the following product groupings: Checking or Money Market Account; CD or IRA; Consumer Loan (Installment, Home Equity, Personal Line of Credit, Mortgage or Term/Time and Demand) |
| Tiered Savings | | |
| Grand Opening Savings | Hometown Savings | In addition to earning interest, this savings account provides free overdraft protection on any linked Hometown Checking account. |
| Holiday Club | Holiday Club | Our holiday club account makes it easy to save year round for holiday shopping or a dream vacation. |
| Personal MMDA | Relationship Money Market | Our money market account rewards you with higher interest rates for higher balances with easy access to your money. Earn even higher relationship rates when you also have a Hometown Checking + Interest + Solutions account. |
| Money Market | | |
| Indexed Money Market | | |
| Index MMDA | | |
| Cash Sweep Account | | |
| Index Federal Funds MMA | | |
| Doctor Centric Index MMDA | | |

New Account Names *(Continued)*

Business Checking Accounts

PRODUCT
CHANGE

| Centric Bank Account Name | First Commonwealth Account Name | Features Quick View |
|---|---------------------------------|---|
| Non-Profit Business Checking (without Interest) | Business Checking | This non-interest bearing account provides 500 free items per month, a free business debit card and free image statements. Premium Business Checking customers will continue to receive 800 free items per month. Items are defined as debits and credits. |
| Rewards Checking Promo | | |
| Paragon Escrow Checking | | |
| Business Checking | | |
| Premium Business Checking | | |
| Business Analyzed Checking | 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. |
| Business Checking (with Account Analysis) | | |
| Premium Business Checking (with Account Analysis) | | |
| Paragon Interest Escrow Checking | Business Checking Plus | This account provides a competitive interest rate and 500 free items per month, a free business debit card and free image statements. Items 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. |
| Interest Business Checking | | |
| High Yield Non-Profit Account | | |
| Non-Profit Interest Business Checking | | |
| Municipal Checking (with Interest) | | |
| Municipal Checking (without Interest) | Checking Public Funds | This non-interest bearing account features 500 free items per statement cycle with no minimum balance fees. Items are defined as all debits and credits. |
| Cash Sweep Account | Small Business Sweep | This account is an automated cash management tool that will help you make the best use of your funds by linking your checking account with your savings account. All deposits, ACH items, etc, are processed through the checking account with up to 500 free items per month. Automated transfers from the savings to the checking are limited to six per monthly statement period. Items are defined as all debits and credits. |
| 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. |

Business Savings & Money Market Accounts

PRODUCT
CHANGE

| Centric Bank Account Name | First Commonwealth Account Name | Features Quick View |
|------------------------------------|---------------------------------|---|
| Statement Savings | Business Savings | This interest bearing savings account is a great way to invest idle balances with easy access when needed. The \$5 service charge per statement cycle is waived with a \$500 minimum daily balance. It can also be used to manage your tenant's escrow balance. |
| Municipal MMDA | Money Market Public Funds | This interest bearing money market account has no minimum balance fees. |
| Index Federal Funds MMA | | |
| 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. The \$3 service charge per statement cycle is waived with a \$1,000 minimum daily balance. |
| Business MMDA | | |
| Business Index MMDA | | |
| Doctor Centric Business Index MMDA | | |
| Cash Sweep MMA | | |
| Indexed Business Money Market | | |

General Account Information - Deposits

SAVE AND NOTE

Direct Deposit and Automatic Payments: Centric Bank checks, automatic payment and deposit activity using the Centric Bank routing number will continue to be processed without interruption. If you want to validate any automatic payments or deposits made to your account during the changeover weekend, you can do so on Monday, February 27, by visiting a First Commonwealth office, utilizing First Commonwealth's Online and Mobile Banking, or contacting our Engagement Center at **800.711.BANK (2265)**.

Account History: Your last 90 days of Centric Bank deposit account transaction history will transfer to First Commonwealth. You can contact us if you need transaction history or statements prior to the last 90 days.

SAVE AND NOTE

Account Statements: Centric Bank will send a final statement on February 24. First Commonwealth provides monthly statements of deposit account activity. If you currently receive statements in a frequency other than monthly with Centric Bank, you will receive monthly statements starting February 25. Certificate of Deposit (CD) customers will not receive a monthly statement, but you can add CD accounts to your other deposit 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 and Mobile Banking. See below for details.

SAVE AND NOTE

eStatements: If you receive Centric Bank monthly deposit eStatements, you will continue with First Commonwealth. Your new eStatements can be found under the Documents tab in your Online Banking.

eNotices: You can receive additional notices and statements electronically, including past due notices, loan invoices, sweep transfers, and opt-in confirmation notices. Simply enroll under the eNotices tab in your Online Banking.

Account Numbers: In almost all cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter mailed on January 10.

Personal and Business Checks: You can use up your current supply of Centric Bank checks without interruption. All future check re-orders will receive First Commonwealth branded checks. You can order checks at your local office, by calling the Engagement Center at **800.711.BANK (2265)** or through Online Banking.

SAVE AND NOTE

ACTION REQUIRED

Debit Cards and Health Savings Account (HSA) Cards: You can use your Centric Bank business or personal debit card or HSA cards without interruption through 8:00 a.m. on Monday, February 27. We will mail your new First Commonwealth Bank Mastercard debit card or HSA card on February 10, 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 **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. Your First Commonwealth card can be used **beginning Monday, February 27 at 8:00 a.m.** Your new debit 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

Go Contactless: Your new First Commonwealth Debit Card will feature 'Tap & Go®' contactless capabilities. Look for the contactless symbol at the register and tap your card on the reader for easy checkout. And you can add your debit card to your mobile wallet to pay with Apple Pay™, Google Pay™, Samsung Pay™, FitBit Pay™ and Garmin Pay™ from your device or online.

ACTION REQUIRED

Managing Your Debit Card: To manage the security of your debit card after the changeover, you must download the SecurLOCK™ EQUIP app at your app store. You can turn your card on and off, set alerts and more. Note that these settings won't be available to you within online and mobile banking and can only be done through the SecurLOCK™ EQUIP app. 

PRODUCT CHANGE

Debit Card Rewards: The final Centric Bank debit card rewards will be paid out on February 24. First Commonwealth debit cards do not pay a reward benefit, however, customers can earn rewards for banking with us in other ways such as our Rewards credit card and our Refer-A-Friend program. Our business debit cards are included in Mastercard's Easy Savings Program. For details see page 7.

SAVE AND NOTE

ATMs: We will begin the process of switching Centric Bank ATMs to First Commonwealth throughout the day on Friday, February 24, and the work will continue throughout the changeover weekend. As each ATM is updated, it will become available for use. Please note that Balance inquiries may not be available during this time. Your existing ATM limits will transfer to First Commonwealth.

Beginning at 8:00 a.m. on Monday, February 27, you can use your new debit or ATM card to access any First Commonwealth Bank ATM location, in addition to 55,000 surcharge-free ATMs worldwide through the Freedom Alliance and Allpoint networks. For more information regarding our surcharge-free networks, please see page 13.

General Account Information - Deposits (Continued)

PRODUCT CHANGE

Foreign ATM Fees: If you need to use a non-First Commonwealth ATM that isn't part of the Freedom Alliance or Allpoint networks, a Foreign ATM Fee of \$3.00 will apply for all account types. **To help with your transition, we will not charge the Foreign ATM Fee for out of network ATM transactions until June 1, 2023.** Additional fees may be charged by the ATM provider.

SAVE AND NOTE

CDs and IRA CDs: Centric Bank CDs and IRA CDs will continue to enjoy 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 our Account Opening Specialist at **844.711.BANK (2265)**.

All IRA customers will receive an annual statement each January showing prior year activity and fair market value. Please note that your First Commonwealth IRA statement will not reflect beneficiary information. If you have any questions about or want to update your beneficiary, please stop in at your local office or give us a call at **800.711.BANK (2265)**.

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

SAVE AND NOTE

Tax Reporting: Centric Bank will send deposit customers a tax form for 2022. First Commonwealth will provide any future tax documents going forward. 1099INTs and 1099Rs will be produced if the amount paid or distributed is \$10 or greater.

PRODUCT CHANGE

Inactive and Dormant Accounts: At First Commonwealth, a deposit account is considered inactive when there is no activity for 365 days at which time a \$5.00 inactive fee is assessed each month that the account remains inactive (does not apply to Certificates of Deposit). All Deposit Accounts (except IRAs) are considered dormant with no activity after three years and are placed into the escheatment process the next day.

SAVE AND NOTE

Overdraft Protection: If your Centric Bank 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 + Interest or 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. All converted Centric Bank Overdraft Protection accounts will continue to receive free transfers.

Beginning Monday, February 27, stop by a First Commonwealth office or contact our Engagement Center 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.

PRODUCT CHANGE

Overdraft/Non-Sufficient Funds: If there are not sufficient funds in your account to cover an item, we may allow the item to process and cause your account to become overdrawn, or we may return the item. In either case, we may assess a fee for any item presented. If we pay the item, a \$35 Overdraft Fee. If we return the item, a \$35 Non-Sufficient Funds Fee. A continuous overdraft fee of \$8 per business day begins on the fifth calendar day the account is overdrawn.

PRODUCT CHANGE

Overdraft/Non-Sufficient Bounce Protection: Your current Centric Bank Bounce Protection limits will remain the same through May 31, 2023. After that date, all pay and return decisions will be made based on your First Commonwealth account history.

SAVE AND NOTE

Overdraft Elections: Your Centric Bank overdraft elections will continue with First Commonwealth. If you HAVE NOT opted in for Centric Bank to authorize and pay ATM and everyday debit card transactions on your account, this choice will continue with First Commonwealth and will be referred to as being "Opted Out." If you HAVE opted in for Centric Bank to authorize and pay ATM and everyday debit card transactions on your account, your authorization will continue with First Commonwealth and will be referred to as being "Opted-In." To discuss or change your First Commonwealth overdraft elections, stop by a First Commonwealth office or contact our Engagement Center at **800.711.BANK (2265)**.

PRODUCT CHANGE

Deposited Currency Fee: There is no fee for the deposit of currency, up to \$50,000 per statement cycle. Currency deposits exceeding \$50,000 per statement cycle will be charged \$0.50 per \$100 deposited.

PRODUCT CHANGE

Gift Card Service: While First Commonwealth does not offer gift card services at this time, we do provide GiftPay, a flexible gifting service option through our Online Banking BillPay service. With GiftPay, you can send a personalized gift check to a loved one or make a donation to your favorite charity. Just log into your Online Banking account from your favorite browser, select Manage Payments under Bill Pay, and then select the Gift Pay tab, add a recipient and customize their gift.

General Account Information - Deposits (Continued)

SAVE AND
NOTE

Safe Deposit Boxes: Your Safe Deposit Box access will continue uninterrupted. For some customers there may be a small pricing difference which was explained in a letter mailed on January 25. Autodraft elections for Safe Deposit Box payments will convert over to First Commonwealth.

NEW
FEATURE

Rewards Programs: First Commonwealth is pleased to offer several programs that reward our customers for their banking activity. You can visit [fcbanking.com](https://www.fcbanking.com) to learn more about each of these programs.

Refer-A-Friend Program: Earn up to \$500 per calendar year when friends and family you refer open and use a First Commonwealth checking account.

Credit Card Rewards: Earn 1% rewards on your everyday purchases with our Rewards and Student credit cards.

Easy Savings: Business debit and credit cards can earn cash rebates automatically through the Mastercard Easy Savings program. Just use your First Commonwealth business debit or credit card at over 50,000 participating gas stations, hotels, restaurants and other business services with merchants nationwide for signature based transactions and earn 1-4% back. Rebates post to the account within 3-5 business days after the qualifying purchase. Visit [easysavings.com](https://www.easysavings.com) for detailed information including the list of participating merchants.

General Account Information - Loans

SAVE AND
NOTE

ACTION
REQUIRED

Loan Transfer and Servicing: Effective, Monday, February 27, your Centric Bank loan is changing to First Commonwealth Bank. Beginning Monday, February 27, 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, from the homepage of [fcbanking.com](https://www.fcbanking.com), or within your First Commonwealth Online Banking. For service inquiries, simply call our Engagement Center at **800.711.BANK (2265)**. As a reminder, you will still be responsible for any outstanding Centric Bank loan bills. Loan payments made payable to Centric Bank will be processed through Sunday, February 26.

Account Numbers: In most cases, your loan account number will stay the same. If your account number is changing, you were notified in a letter mailed on January 10.

Billing and Past Due Notices: Effective February 27, your billing statements and any past due notices will be generated by and mailed from First Commonwealth Bank.

SAVE AND
NOTE

Tax Reporting for Real Estate-Secured Loans: Centric Bank will send customers a tax form for 2022. First Commonwealth will provide any future tax documents for accounts that meet 1098 reporting requirements.

PRODUCT
CHANGE

First Commonwealth's 1098 statement's interest calculations will include late charges and pre-payment penalties. This may result in reportable interest amounts that are higher than in previous years.

Commercial Real Estate Secured loans will start receiving a full 1098 statement, instead of their year-end interest notice.

SAVE AND
NOTE

Credit Bureau: We will notify the credit bureau that your loan is transferring from Centric Bank 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, with the exception of Small Business Administration (SBA) loans. If a trade or business credit institution requires a credit reference, the request can be submitted to your local community office or by calling our Engagement Center at **800.711.BANK (2265)**, and we'll be happy to take care of that for you.

Automatic Loan Payments: If your loan is on auto-draft your payment will continue to be deducted from your account without interruption. If you want to confirm a payment, you can check your Online Banking or call our Engagement Center at **800.711.BANK (2265)**.

ACTION
REQUIRED

Recurring Online Payment Portal: Recurring loan payments set up on Centric Bank's Online Payment Portal will not convert. First Commonwealth Bank offers an Online Payment Portal and beginning on February 28, you can select "Pay My Loan" on the homepage of [fcbanking.com](https://www.fcbanking.com) to set up one-time and recurring loan payments.

Consumer Installment Loans: If you are on auto-pay, your payment will continue to be deducted from your account as usual. Your billing and past due notices may be mailed at a different time of month than you have received it in the past.

Home Equity Lines of Credit (HELOC) and Personal Lines of Credit: With your First Commonwealth HELOC or personal credit line known as the Personal Access Line (PAL), you can advance funds in any amount up to the available balance. You can continue to use your Centric Bank checks linked to your HELOC or personal credit line without interruption. When you deplete your current supply and need to reorder, let us know and we'll send you a supply of First Commonwealth

General Account Information - Loans (Continued)

SAVE AND NOTE

branded 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 and Mobile 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. The statement will indicate whether a payment is enrolled in auto-draft or if it needs to be submitted upon receipt of the bill. You can enroll in eNotices. Simply enroll under the eNotices tab in your Online Banking. Your billing and 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. The statement will indicate whether a payment is enrolled in auto-draft or if it needs to be submitted upon receipt of the bill. You can enroll in eNotices. Simply enroll under the eNotices tab in your Online Banking. 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 Centric Bank 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 with their next annual analysis.

SAVE AND NOTE

Commercial Loans: Commercial loan customers will receive a detailed monthly billing statement that includes balance information, previous payments, late charges, annual fees, etc. The statement will indicate whether a payment is enrolled in auto-draft 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. Billing statements and past due notices may be mailed at a different time of month than you have received it in the past. You can also enroll in eNotices. Simply enroll under the eNotices tab in your Online Banking. If you have any questions, call us at **800.711.BANK (2265)**.

Commercial Real Estate Secured loans will start receiving a full 1098 statement, instead of their year-end interest notice.

SAVE AND NOTE

Commercial Lines of Credit: If you had check access to your Centric Bank commercial line of credit, you will also be able to advance funds from your First Commonwealth line of credit by using your current supply of Centric Bank 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: Existing Centric Bank 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 Elan Financial Services/US Bank and remit payments using the address/website indicated on your credit card statement. Re-branded cards will be reissued by Elan/US Bank when they reach natural expiration or if it is lost/stolen.

NEW FEATURE

New Credit Cards: If you are not currently a credit card customer and wish to obtain a First Commonwealth personal or business Mastercard, please visit fcbanking.com/creditcards or fcbanking.com/businesscreditcard for more information or give us a call.

ACTION REQUIRED

Collateral Secured Loans: If your Centric Bank 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**.

Online Banking and BillPay

SAVE AND NOTE

Great news! Your Online Banking/BillPay experience at First Commonwealth uses the same platform that you've been using at Centric Bank since 2021. What that means to you is that once you log in at **fcbanking.com** or to the First Commonwealth app, you'll find that the logo is different but the functionality is still basically the same. Your First Commonwealth Bank Online Banking will be available for business and personal users on Monday, February 27 at 8:00 a.m. Access to Centric Bank Online Banking will be available for business and personal users until 4:00 p.m. on Friday, February 24. Please see the checklist on page 12 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.

We will mail Treasury Management customers a separate communication on February 9 with information on Treasury Management services within Online Banking.

Online Banking and BillPay (Continued)

**ACTION
REQUIRED**

Accounting Software: If you utilize an Intuit direct connect product such as QuickBooks, Quicken or Mint, steps will be necessary to deactivate the bank connection for Centric Bank, and login under First Commonwealth Bank. More information and instructions are available at fcbanking.com/welcome/intuit.

**ACTION
REQUIRED**

Account History: You will be able to view 90 days of deposit account history and all loan transaction history in Online Banking. If you think you may need more than the 90 days of history that transfers, be sure to print out what you think you'll need before 4:00 p.m. on Friday, February 24. The first time you log in, you may have to sync/refresh the page a few times for the transaction history to load.

**ACTION
REQUIRED**

Setting Up Profile: Once you log in for the first time, you will need to update your profile picture and select your preferred dashboard configuration. Please note that any transaction tags and any Online Banking conversation history will not transfer over.

**SAVE AND
NOTE**

Accessing Your First Commonwealth Bank Online Banking

First Time Login

Beginning at 8:00 a.m. on Monday, February 27, you can access your accounts online through the following supported browsers: current version/release of Microsoft Edge, Google Chrome and Safari. We also have a mobile app available for Apple and Android devices.

The vast majority of current Centric Bank usernames and passwords can continue to be used. This means you will be able to login with the information that you are used to and will not need to re-enroll for online/mobile banking. If we needed to make a change to your username, you will receive your new username in a separate mailing on or before February 14.

**ACTION
REQUIRED**

If you currently use the 12-digit digital banking ID issued by Centric Bank when you first enrolled, we are not able to convert that over. For a better transition experience, we suggest that you take a moment to create a unique username. This can be done by logging in to your Centric Bank Online Banking account and accessing Settings. Under the Security menu, you have the option to create your own unique username. If you do not take these steps prior, you will be sent your new 12-digit digital banking ID in a separate mailing on or before February 14.

Some businesses will be converted to Treasury Management Online Banking. We will mail a separate booklet to these businesses on February 9th which will provide instructions for accessing and using the tools available within the Treasury Management Online Banking system.

Online (Browser)

**ACTION
REQUIRED**

1. Access Online Banking from the fcbanking.com homepage.
2. Enter your 'Username' and click 'Sign In.'
3. Enter your 'Password' and click 'Sign In.'
4. Enroll in Two Factor Authentication (2FA). You can choose between downloading and using the Authy app, receiving a phone call, or getting a text message. If enrolling in Authy, enter your email address and 10-digit phone number (with country code). If enrolling in Phone Call and Text, you will only need to enter your 10-digit phone number (with country code).
5. Review and accept the 'End User Agreement.'



Mobile

**ACTION
REQUIRED**

1. Look for the berry icon and download the "First Commonwealth Banking" app from the Apple App Store or Google Play Store.
2. Enter your 'Username' and 'Password' and tap 'Sign in.'
3. Enroll in Two Factor Authentication (2FA). You can choose between downloading and using the Authy app, receiving a phone call, or getting a text message. If enrolling in Authy, enter your email address and 10-digit phone number (with country code). If enrolling in Phone Call and Text, you will only need to enter your 10-digit phone number (with country code).
4. Create a four-digit 'Passcode.'
5. Review and accept the 'End User Agreement.'



BillPay

**SAVE AND
NOTE**

Centric Bank BillPay will be available until 4:00 p.m. on Friday, February 24. Any payments scheduled within the Centric Bank BillPay system will continue to be processed without interruption. Your First Commonwealth Bank BillPay will be available starting Monday, February 27 at 8:00 a.m. To access BillPay, click the BillPay tab within your new Online Banking.

Payments: All future dated and recurring payments scheduled in the Centric Bank BillPay system will convert over to the First Commonwealth BillPay. New payments can then be scheduled through the First Commonwealth BillPay system starting Monday, February 27 at 8:00 a.m. by clicking the BillPay tab within any Online Banking screen.

Online Banking and BillPay (Continued)

ACTION REQUIRED

Pay from Account: After the changeover, please verify that payments are being made from your preferred deposit account. You can view and change your preferred deposit account within BillPay.

ACTION REQUIRED

Payment History: Your BillPay history for the eighteen months prior to the changeover date will transfer from Centric Bank's Bill Pay. If you need any history from before September 2021, please print or save it prior to Friday, February 24.

ACTION REQUIRED

Payees: After the changeover, please 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 and eBill history will convert.

NEW FEATURE

Zelle®: First Commonwealth is pleased to offer Zelle® as our person-to-person payment service. Send money to almost anyone you know and trust using just an email address or U.S. mobile phone number. Log into First Commonwealth Bank Online Banking or app. Enroll in Zelle® using your U.S. mobile number or email address. That's it! Once your enrollment is approved, you're ready to start sending and receiving money with Zelle®. Visit fcbanking.com for additional information regarding limits, safety tips and tutorials on Zelle®.

The 'Pay a Person' person-to-person payment feature is also available in BillPay.

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.

ACTION REQUIRED

Transfers: Recurring internal transfers that were set up in Centric Bank Online Banking will convert to First Commonwealth's Online Banking. If you have external bank accounts set up, the account info will transfer but any recurring transfers will need to be set up again.

ACTION REQUIRED

Alerts: No later than Friday, February 24, please make note of alerts you currently have established within the Centric Bank Online Banking system as they will not transfer. You will be able to re-establish and create additional alerts starting on Monday, February 27 at 8:00 a.m. Simply select the "Alert Preference" button in the account view within the First Commonwealth Online Banking.

Account Nicknames: Nicknames you previously established for your Online Banking accounts will be transferred.

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



Mobile Banking and Deposit

SAVE AND NOTE

Centric Bank Mobile Banking and Deposit will be available until 4:00 p.m. Friday, February 24. Your First Commonwealth Bank Mobile Banking and Deposit will be available starting Monday, February 27 at 8:00 a.m. Visit your app store to download our app - look for the icon to the right.

ACTION REQUIRED

Mobile Banking: Once you've enrolled in Online Banking either through the browser or the app, you can establish Touch ID or Face ID, and create a pass code within the app. Now you can pay bills, deposit checks, transfer funds, check account balances, view transactions, and locate the nearest First Commonwealth office from your smartphone device. You can also customize the screen you see when logging in.

SAVE AND NOTE

Mobile Deposit: If you are already enrolled in Centric Bank Mobile Deposit, your information including limits and accounts enrolled will transfer. If you would like to enroll in Mobile Deposit, it 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. 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.

Mobile Banking and Deposit (Continued)

NEW
FEATURE

Mobile Wallets - for Personal Accounts

As a First Commonwealth customer, you can access five mobile wallet options - Apple Pay™, Google Pay™, Samsung Pay™, Fitbit Pay™ and Garmin Pay™ - 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 icon in your account options.

- 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.



SAVE AND
NOTE

Telephone Banking

After the conversion, our Automated Telephone Banking System will be available at **888.711.BANK (2265)**. Most of the current credentials will carry over, and you will not need to re-register. Customers who need to re-register will be notified through a mailing on or before February 9.

NEW
FEATURE

Insurance and Investments

Our customer-focused teams work hard every day to give our customers the best possible experience and to equip you with the tools and knowledge to pursue a more confident financial life. In addition to personal and business banking products and services, we can also help you with your insurance and investment needs.

Inside every home and every business are assets that enable you to enjoy life and run a wildly successful business. Through First Commonwealth Insurance Agency (FCIA) we make sure those assets are protected and even maximized. And we know that building a financial future is important to all of our customers and, no matter what your plans are and where you are today, at First Commonwealth we have investment and brokerage solutions to help you grow and manage your personal and business wealth. Learn more at fcbanking.com.

Personal Wealth/Investments:

- Wealth Management
- Education Planning
- Life Insurance
- Trust Administration
- Investment Management
- Mutual Funds
- Uniform Transfer to Minors Act Accounts
- Estate Settlement
- Retirement Planning
- 529 College Savings Plans
- Annuities

Business Wealth/Investments:

- Wealth Management
- Risk Management Planning
- Investment Management
- Life Insurance
- Retirement Planning

Insurance:

- Risk Management Strategies
- Commercial Auto
- Benefit Advisory Service
- Life Insurance
- Worker's Compensation
- Property
- Personal Home, Auto and Umbrella
- General Liability
- Healthcare
- Flood Insurance

| | | |
|--|------------------|--|
| 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 |

SAVE AND
NOTE

Small Business Administration (SBA) Lending

A Small Business Administration (SBA) loan may be the best solution for your business and with our preferred-lender status within the SBA, our team can work with you to finance your growth. Our SBA team members love nothing more than partnering with our neighbors to make their small business dreams come true. Visit fcbanking.com to learn more.

Changeover Checklist

**ACTION
REQUIRED**

Use this checklist to help prepare for a smooth changeover experience.

Tuesday, February 21

- In most cases, your checking account number will stay the same. If your account number is changing, you were notified in a letter mailed on January 25. You will need to provide your new account number to service providers.

Prior to February 24

- Review the enclosed Terms and Conditions.
- Make note of any recurring payments set up in Centric Bank's Online Payment Portal.

Friday, February 24

- Note that Centric Bank offices will close at their regular time or at 4:00 pm (whichever is earlier) on Friday, February 24 and will remain closed over the weekend. The offices will reopen at their regular time on Monday.
- Print or make note of any Centric Bank BillPay payment history prior to September 2021 that you want to retain and alerts you have set up as these will not transfer.
- You will discontinue using the Centric Bank debit card on Monday at 8:00 a.m. You will start using your First Commonwealth Bank debit card on Monday at 8:00 a.m.
- Customers with new checking account numbers can start using their new First Commonwealth Bank checks starting at 6:00 p.m. on Friday, February 24.

Monday, February 27 – After 8:00 a.m.

- Access Online Banking from the homepage of [fcbanking.com](https://www.fcbanking.com) following the "Logging In the First Time" instructions on page 9.
- Begin using your First Commonwealth debit card at 8:00 a.m. If you have not already activated your new card, simply call **866.392.9952** and follow the instructions, including choosing your new personal identification number (PIN). You may use the same PIN as your Centric Bank debit card.
- Treasury Management customers should refer to the separate Treasury Management guide.
- Set up recurring transfers to external bank accounts and reestablish account alerts.
- Visit [fcbanking.com](https://www.fcbanking.com) to reestablish any recurring payments set up in Centric Bank's Online Payment Portal.
- Download the First Commonwealth Banking and SecurLOCK™ EQUIP apps from your app store.
- Add your new First Commonwealth debit card(s) into SecurLOCK™ EQUIP and your mobile wallet or visit the app store to download.
- If you have a mortgage and/or car loan, contact your insurance company and provide them with the information found on page 8 for the collateral securing your loan.

**SAVE AND
NOTE**

We are here to help

We understand that you may have questions or require assistance along the way. As always, you can visit your local office or call us at **800.711.BANK (2265)** weekdays from 7:00 a.m. until 7:00 p.m. and on weekends from 8:00 a.m. until 2:00 p.m. You may also email us anytime at welcome@fcbanking.com or chat with us live on [fcbanking.com](https://www.fcbanking.com).

Offices Location Information

SAVE AND NOTE

Camp Hill

1625 Market St.
Camp Hill, PA 17011
(717) 730-2816
Mon-Thur 9:00-5:00
Fri 9:00-6:00
Sat 9:00-12:00 (Drive-Thru Only)

Lower Paxton

4320 Linglestown Rd.
Harrisburg, PA 17112
(717) 909-8300
Mon-Thur 9:00-5:00
Fri 9:00-6:00
Sat 9:00-12:00 (Drive-Thru Only)

Silver Spring

6480 Carlisle Pike
Mechanicsburg, PA 17050
(717) 591-1360
Mon-Thur 9:00-5:00
Fri 9:00-6:00
Sat 9:00-12:00 (Drive-Thru Only)

Hershey (Derry Twp.)

1201 W. Governor Rd.
Hummelstown, PA 17036
(717) 533-7626
Mon-Thur 9:00-5:00
Fri 9:00-6:00
Sat 9:00-12:00 (Drive-Thru Only)

Devon

105 Lancaster Ave.
Devon, PA 19333
(610) 710-4222
Mon-Thur 9:00-5:00
Fri 9:00-6:00
Sat (By Appointment Only)

Lancaster

22 E. Roseville Rd. - Unit D
Lancaster, PA 17601
(717) 614-6855
Mon-Fri 10:00-3:00

Doylestown

2003 S. Easton Rd. -Ste 205
Doylestown, PA 18901
(267) 880-4333
Mon-Fri 10:00-3:00

Surcharge-Free ATMs

NEW FEATURE

With your new ATM/debit Card, you have access to all First Commonwealth ATMs free of charge, including our off-site ATMs 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 CVS, Rite Aid, Target and Giant Food Stores. 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://www.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. If you need to use a non-First Commonwealth ATM that isn't part of the Freedom Alliance or Allpoint networks, a Foreign ATM Fee of \$3.00 will apply for all account types. **To help with your transition, we will not charge the Foreign ATM Fee for out of network ATM transactions until June 1, 2023.** Additional fees may be charged by the ATM provider.



Surcharge-Free ATMs nearest to each Office

SAVE AND NOTE

Lower Paxton Financial Center

Rite Aid
2604 Linglestown Rd.
Harrisburg

CVS
6007 Allentown Blvd.
Harrisburg

Sunoco
116 N. Mountain Rd.
Harrisburg

Target
5125 Jonestown Rd.
Harrisburg

Karns
6001 Allentown Blvd.
Harrisburg

CVS
5001 Jonestown Rd.
Harrisburg

Costco
5125 Jonestown Rd.
Harrisburg

Rite Aid
4999 Jonestown Rd.
Harrisburg

Camp Hill Financial Center

CVS
1200 Market St.
Lemoyne

Karns
1023 State St.
Lemoyne

Rite Aid
1137 Market St.
Lemoyne

Glenn Miller Beer/Soda
1029 Market St.
Lemoyne

Speedway
614 Market St.
Lemoyne

CVS
1120 Carlisle Rd.
Camp Hill

Rite Aid
3200 Market St.
Camp Hill

Giant Food Store
3301 Trindle Rd.
Camp Hill

Surcharge-Free ATMs nearest to each Office (Continued)

SAVE AND
NOTE

Silver Springs Financial Center

Target

6416 Carlisle Rd.
Mechanicsburg

Rite Aid

4957 Carlisle Pike
Mechanicsburg

CVS

6706 Carlisle Rd.
Mechanicsburg

Karns

4870 Carlisle Pike
Mechanicsburg

CVS

30 E. Simpson St.
Mechanicsburg

Rite Aid

7036 Wertzville Rd.
Mechanicsburg

CVS

105 S. Sporting Hill Rd.
Mechanicsburg

Vandys A Plus Market

4501 Trindle Rd.
Camp Hill

Hershey Financial Center

CVS

131 E. Main St.
Hummelstown

Middletown Anglers

1350 Schoolhouse Rd.
Middletown

CVS

130 Hockersville Rd.
Hershey

Speedway

6821 Paxton St.
Harrisburg

Karns

731 Cherry Dr.
Hershey

Speedway

3949 Horseshoe Pike
Campbelltown

Rite Aid

337 W. Chocolate Ave.
Hershey

CVS

6301 Grayson Rd.
Harrisburg

Devon Financial Center

Target

704 W. Lancaster Ave.
Devon

Rite Aid

127 W. Lancaster Ave.
Wayne

CVS

629 W. Lancaster Ave.
Wayne

CVS

316 E. Lancaster Ave.
Wayne

Wawa

151 Sugartown Rd.
Strafford

Wegmans

One Village Dr.
King Of Prussia

Wawa

215 W. Lancaster Ave.
Wayne

Rite Aid

500 Chesterbrook Blvd.
Chesterbrook

Doylestown Financial Center

Wawa

425 S. Main St.
Doylestown

Rite Aid

472 N. Main St.
Doylestown

Froehlichs Garden Center

3143 York Rd.
Furlong

CVS

4361 Swamp Rd.
Doylestown

CVS

160 S. Main St.
Doylestown

Walgreens

2319 York Rd.
Jamison

Simply Fresh

200 W. State Rd.
Doylestown

CVS

2193 York Rd.
Warrington

Lancaster Financial Center

Eden Resort & Suites

222 Eden Rd.
Lancaster

Sunoco

1204 Lititz Pike
Lancaster

Target

1589 Fruitville Pike
Lancaster

CVS

2363 Oregon Pike
Lancaster

CVS

1507 Lititz Pike
Lancaster

Park City Mall

142 Park City Center
Lancaster

Walgreens

1262 Lititz Pike
Lancaster

CVS

551 Harrisburg Ave.
Lancaster

FAQs

Contacting Us

What is the Engagement Center?

The Engagement Center is where you can contact our dedicated customer service specialists. Simply call us at **800.711.BANK (2265)**.

What are the Engagement Center operating hours?

We are available weekdays from 7:00 a.m. until 7:00 p.m. and on weekends from 8:00 a.m. until 2:00 p.m.

How else can I contact the Engagement Center?

You are also welcome to chat live with us during operating hours at **fcbanking.com** or email us any time at **welcome@fcbanking.com**.

Account Changes

Will my account number(s) change?

The vast 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 and new checks will be shipped to you free of charge. If you have any questions about your account number, please call us at **800.711.BANK (2265)**.

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?

Unless you previously received a letter mailed on January 25 regarding a new account number and actions you will need to take, you will not need to update any of your service providers.

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

Our team has worked to match your current Centric Bank 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 visit your local community office or call us at **800.711.BANK (2265)**.

Will I still have overdraft protection?

If your Centric Bank 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 Centric Bank to authorize and pay ATM and everyday debit card transactions on your account, 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.

Do I need to order new checks?

No. Unless your account number changed, you can use up your current supply of Centric Bank checks without interruption. All future check re-orders will receive First Commonwealth branded checks. You can order checks at your local office, by calling the Engagement Center or through Online Banking. If your account number(s) is changing, you were mailed a separate letter with your new account information and new checks will be shipped to you free of charge.

Do I need to order a new debit or HSA card?

No. Your Centric Bank cards can be used through 8:00 a.m. on Monday, February 27. Your new First Commonwealth Bank cards will automatically be mailed on February 10. Start using your new First Commonwealth cards at 8:00 a.m. on Monday, February 27.

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.

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

Starting Monday, February 27, you can use any First Commonwealth Bank ATM or any of the Allpoint or Freedom Alliance network ATMs free of charge. Refer to the listing on page 13 for nearby surcharge-free ATMs or visit **fcbanking.com/welcome**. If you need to use a non-First Commonwealth ATM that isn't part of the Freedom Alliance or Allpoint networks, a foreign ATM fee of \$3.00 will apply for all account types. **To help with your transition, we will not charge the Foreign ATM Fee for out of network ATM transactions until June 1, 2023.** Additional fees may be charged by the ATM provider.

FAQs (Continued)

Will I have account history?

Your last 90 days of Centric Bank deposit account transaction history and all loan transaction history will transfer to First Commonwealth. You can contact us if you need deposit transaction history or statements prior to the last 90 days.

Will I be able to see my BillPay history?

BillPay users will have access to payment history for the previous eighteen months 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 4:00 p.m. on Friday, February 24 after the offices close. The offices will remain closed on Saturday. The changeover will be complete and your accounts will be available for access through First Commonwealth by 8:00 a.m. on Monday, February 27. Online and Mobile banking will also be available at the same time. Our offices will open at their regular times.

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

Your Centric Bank debit card can be used for ATM and Point of Sale (POS) transactions during the changeover.

When should I stop using my Centric Bank debit card?

Your Centric Bank debit card will be available for use through 8:00 a.m. on Monday, February 27.

When should I start using my First Commonwealth debit card?

You can begin using your First Commonwealth debit card at 8:00 a.m. on Monday, February 27. If you have not already activated your new card, simply call **866.392.9952** and follow the instructions, including choosing your new personal identification number (PIN).

Office Information

Will the staff at my office change?

You can rest assured that when you visit your favorite local office, you'll be greeted by many of the same staff members that you've grown to know and trust over the years.

We're also excited to introduce Centric Bank customers to our Engagement Center (customer call center) following conversion. The Engagement Center team can be reached by calling **800.711.BANK (2265)** weekdays from 7:00 a.m. – 7:00 p.m. and on weekends from 8:00 a.m. - 2:00 p.m.

Will my office hours be changing?

All office hours will remain the same with the exception of the early closures at 4:00 p.m. on Friday, February 24 and all day Saturday, February 25. 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. - 2:00 p.m., emailing us at **welcome@fcbanking.com** or by chatting with us on **fcbanking.com**.

SAVE AND
NOTE

2023 Holiday Bank Closure Schedule

We're proud to be available to our customers when you need us and that you can bank with us anytime through our ATM network and our online and mobile banking options. You'll want to make note of our holiday hours for 2023. You can also find this information on the Contact Us tab of **fcbanking.com**. We also post our holiday hours on our community office doors a few weeks in advance as a reminder.

| Date | Holiday | Community Offices | Engagement Center |
|------------------------|------------------|--------------------------|--------------------------|
| Friday, April 7 | Good Friday | Closes at 12:00 p.m. | Closes at 5:00 p.m. |
| Sunday, April 9 | Easter Sunday | Closed | Closed |
| Monday, May 29 | Memorial Day | Closed | Closed |
| Monday, June 19 | Juneteenth Day | Closed | Closed |
| Tuesday, July 4 | Independence Day | Closed | Closed |
| Monday, September 4 | Labor Day | Closed | Closed |
| Monday, October 9 | Columbus Day | Closed | Open 9:00 - 5:00 p.m. |
| Saturday, November 11 | Veterans Day | Closed | Open Regular Hours |
| Wednesday, November 22 | Thanksgiving Eve | Open Regular Hours | Closes at 5:00 p.m. |
| Thursday, November 23 | Thanksgiving Day | Closed | Closed |
| Sunday, December 24 | Christmas Eve | Closed | Open 9:00 - 12:00 p.m. |
| Monday, December 25 | Christmas Day | Closed | Closed |
| Sunday, December 31 | New Year's Eve | Closed | Open 9:00 - 12:00 p.m. |

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

