

Credit Services

We seek to meet the credit needs and other banking needs of our communities by offering a variety of credit products. First Commonwealth Bank provides the following credit services:

Consumer	
Personal Term Loans - Secured & Unsecured Personal Lines of Credit Credit Cards - Rewards - Student - Secured Certificates of Deposit Secured Loans Direct and Indirect Automobile Loans Recreational Vehicle Secured Loans	Home Equity Loans Home Equity Lines of Credit Community First Home Improvement Term Loans Right@Home Loans Bridge Loans
Mortgage	
Fixed Rate Loans Adjustable Rate Mortgages Construction Loans FHA Loans First at Home Loan	PA Housing Finance Agency (PHFA) Ohio Housing Finance Agency (OHFA) VA Loans USDA Loans
Commercial	
Time Loans Demand Loans Term Loans Commercial Real Estate Loans Lines of Credit Lines of Credit with Cards Commercial Construction Loans	Letters of Credit Dealer Floor Plans Public Sector Loans Small Business Administration Loans Company Credit Cards

Deposit Services

In addition to these credit services, First Commonwealth Bank also provides competitively priced checking and savings products as well as check cashing services:

Personal Checking	Personal Savings	Other Deposit Services
Hometown Checking Hometown Checking + Interest Hometown Checking + Interest + Solutions SmartPay Card Health Savings Account	Hometown Savings American Dream Savings Hometown Money Market Relationship Money Market Tower Savers – Child Savings Account Holiday and Vacation Club Accounts Certificates of Deposit Coverdell Educational Savings Individual Retirement Accounts – Roth, Traditional, and SEP	ATM/Debit Cards BillPay (Digital Payment Services) Card Services from Mastercard Cash Management (business only) eStatements, Paper Statements and Image Statements Fraud Protection Services Merchant Services (business only) Money Orders and Official Checks Night Deposit Overdraft Protection Plans Safe Deposit Boxes Convenience Boxes Wire Transfers Zelle Person-to-Person Payments (personal only)
Business Checking	Business Savings	
Business Checking Business Checking Plus Business Solutions Checking Elite Business Checking	Business Savings Hometown Money Market Insured Cash Sweep Repurchase Sweep	

Other Services

In addition to these credit and deposit services, we also offer insurance products and wealth management services through our affiliates First Commonwealth Insurance Agency and First Commonwealth Advisors.

Non-Deposit Services

Insurance Protection Services (First Commonwealth Insurance Agency)
 Wealth Management (First Commonwealth Advisors)

Alternative Delivery Systems

We seek to meet the banking needs of our communities by offering a variety of service delivery options. First Commonwealth Bank provides the following alternative delivery services.

Engagement Center

The Engagement Banking Center is a staffed response service area providing personal customer service via a toll-free telephone number 1-800-711-BANK (2265) and via email at engage@fcbanking.com. Our Customer Service Team can assist callers with product and service inquiries as well as new product and service applications, including requests for credit, over the phone. Customers may report lost or stolen debit cards, obtain Online Banking and BillPay support, receive information on credit cards, and much more. Upon receipt of appropriate customer authentication, customers can also receive account information on their various accounts, including account balances, check-in-file, and loan payoff amounts. The Engagement Center hours are Monday - Friday 7:00 AM – 7:00 PM and Saturday - Sunday 8:00AM – 2:00PM.

Bank by Phone

The Bank by Phone Engagement Center Bank is an automated touch-tone telephone access service via a toll-free telephone number 1-800-711 -BANK (2265). This automated service enables our customers to use touch-tone access to monitor account activity, transfer funds between accounts they own, including checking, savings and loans, transfer funds from their line of credit, place a stop payment on a check, find a First Commonwealth Bank ATM, and much more. Customers can access their checking, savings, credit card, installment loan or mortgage account information. Registered customers have the ability to retrieve transaction history and balance information on their accounts. Account information is available 24 hours a day. FCB also offers TTY/YDD service for speech and hearing impaired customers by calling 1-877-816-1801.

Online Banking

Online Banking enables our customers to manage their accounts with a click of a mouse. Online Banking enables customers to view transactions and monitor account activity, check balances, transfer money between accounts, schedule person-to-person and external account transfers and set up alerts to receive via email, text message, push notification or in-app message. Customers can also customize their homepage view, pay bills electronically with BillPay, categorize spending, create a budget and set financial goals through Money Manager, go paperless with eStatements and use Money Manager to import account information from credit cards, other financial institutions and investment accounts for a full view of their financial life. Online Banking also offers a secure messaging feature, allowing our customers to inquire on specific accounts or transactions and upload images or documents. Operating between the hours of 8:00AM-7:00PM, Monday through Friday and 8:00AM-2:00PM on weekends, “Live Chat” provides online assistance to our customers.

By Phone and Online Account Opening

To save a trip to the Community Office and to enable customers the ability to apply for consumer loans and open new consumer accounts at their convenience, by phone via 844-711-BANK (2265) and Online Account Opening via Mobile and fcbanking.com.

Alternative Delivery Systems Continued

Mobile Web Banking

Mobile Web Banking utilizes all of the same security measures we employ for our full website so our customers can bank from anywhere with the comfort of knowing their information and transactions are protected. With Mobile Web Banking, you can view account balances, transfer money and even access your BillPay features from your Mobile Banking site through your device's mobile web browser, so even if you don't own a smartphone, you still have access. Customers can utilize our safe and secure banking apps for iPhone, iPad, and Android to pay bills, deposit checks, transfer funds, check account balances, view transactions, and locate the nearest First Commonwealth Financial Solutions Center.

SecureLOCK™ EQUIP Debit Card Protection

SecureLOCK™ EQUIP is a mobile app that allows you to control how, when and where your debit cards are used. If your card is stolen or lost, simply use the app to turn your card off, this will prevent purchases and withdrawals. As soon as you find it, simply turn it back on. The app also allows you to set spending limits for yourself for general use or by merchant types, like gas, groceries and retail. This feature can also be set and controlled by geography.

Mobile Deposit (App for iPhone or Android)

Mobile Deposit, once enrolled, enables our customers to deposit a check just by using the camera on their smartphone. Checks submitted by 7:45PM will be available the next business day.

Mobile Wallet Solutions (Apple Pay, Google Pay and Samsung Pay)

Making sure that our customer's bank goes everywhere their smartphone goes, customers can utilize the Mobile Wallet Solutions. By adding their debit, World debit, SmartPay or Credit Card to Passbook, customer phones become their wallet when paying for purchases in-store and often within many of our customer's favorite mobile apps. Additional wallets available for debit cards include Fitbit Pay and Garmin Pay.

Zelle Person-to-Person Payments

Send and Receive Money with Zelle®. Zelle is the fast, safe and easy way to send money in minutes to friends, family and others you trust, right from the First Commonwealth Bank mobile app and online banking.

Multilingual Employee Service

First Commonwealth Bank is committed to providing excellent service, information and referrals to all customers. Multilingual employees who are fluent in another language are available to our Limited English Proficiency (LEP) customers to help communicate, understand and service their banking needs.

Schedule of Service Fees

Effective November 17, 2021



Check Cashing	
Deposit Clients	No Charge
<i>Non-Deposit Clients</i>	
Not On-us—Including Government (each)	\$ 10.00
Check Issuance and Collection	
Official Checks	\$ 15.00
Personal Money Order for Client (each)	\$ 5.00
Counter Checks (4 on a sheet)	\$ 4.00
Canadian check processing (each plus costs)	\$ 10.00
<i>Collection Items</i>	
Incoming (per item)	\$ 25.00
Outgoing (per item)	\$ 25.00
Card Transactions	
ATM/Debit Card Issue (new account)	No Charge
ATM/Debit Card Replacement (each)	No Charge
Express Issue/Replacement of ATM/Debit or Credit Card (each)	\$ 30.00
ATM/Debit Card or Mastercard Point-of-Sale (POS) Purchase (each)	No Charge
Non-Disputed Transaction Record Copy	\$ 15.00
<i>ATM Transaction fees when using FCB locations</i>	
Inquiry (each)	No Charge
ATM Withdrawal (each)	No Charge
ATM Deposit (each)	No Charge
ATM Transfer (each)	No Charge
<i>ATM Transaction fees when using ATMs other than FCB, Freedom ATM Alliance & AllPoint locations ¹</i>	
ATM Inquiry (each)	\$ 2.50
ATM Withdrawal (each)	\$ 2.50
ATM Deposit (each)	\$ 2.50
ATM Transfer (each)	\$ 2.50
<i>International Network Pass-Thru Fees</i>	
Mastercard (MC) Cross Border (% of transaction amount)	.90%
Mastercard (MC) Currency Conversion (% of transaction amount)	.20%
Digital Payment Services ²	
Person-to-Person Payments	No Charge
External Transfers between an FCB account and another bank	No Charge
<i>Expedited BillPay Options</i>	
Overnight Delivery	\$ 34.95
2 nd Day Delivery	\$ 29.95
Electronic Rush Payments	\$ 6.95
<i>GiftPay Options</i>	
Charitable Donation	\$ 1.99
Gift Check	\$ 2.99
Wire Transfers	
<i>Services Available for Clients Only (fees are per transfer)</i>	
Incoming – Domestic	\$ 20.00
Outgoing – Domestic	\$ 25.00
Incoming – International	\$ 20.00
Outgoing – International	\$ 55.00
Foreign Exchange	
<i>Services Available for Clients Only (fees are per transaction)</i>	
Currency Issue (each/plus costs)	\$ 15.00
Non-Sufficient Funds and Overdrafts	
Fee for Overdraft (OD) or Non-Sufficient Funds (NSF) occurrence (per item) ³	\$ 35.00
The OD and NSF fees are limited to four (4) per day at a maximum of \$140.00 per day	
The OD fee will be waived where the daily negative balance is \$5 or less	
Continuous Overdraft Fee (OD), per Business Day, beginning on the 5th calendar day of continuous overdraft ³	\$ 8.00
Automated Account to Account Transfer of Funds for Overdraft Protection	\$ 15.00
May be for the exact amount needed including the fee (if applicable) or initiated for any client selected dollar amount	
The fee is waived if the transfer amount is less than \$25	

Certificates Of Deposit And IRAs	
Transfer IRA to Another financial institution	\$ 50.00
IRA Early Redemption Administrative Fee	\$ 25.00
Statement Options	
eStatement	No Charge
Paper Statement	No Charge
Image Statement (per month) ⁴	\$ 3.00
Return Mail Fees (per item)	\$ 5.00
Investment Services	
Notary Fees (per document) <i>Only available to clients</i>	\$ 5.00
Medallion Signature Guarantee (per document)	\$ 5.00
U.S. Government Securities Transactions (each)	\$ 50.00
Legal Processing	
Domestic Relations Request (each)	\$ 100.00
All other legal requests (each-plus research cost)	\$ 200.00
Miscellaneous Handling Services	
Wrapped Coin Furnished (per roll)	\$.08
Night Deposit Service (per year)	\$ 25.00
Night Deposit–Canvas Bag (per bag processed)	\$ 1.00
Night Deposit–Disposable Bag (per bag processed)	\$ 0.75
Night Deposit–Locking Canvas Bag Purchase (per bag)	\$ 25.00
Safe Deposit Box and Convenience Box	
Key Replacement	\$ 25.00
Drilling a Box (includes key replacement)	\$150.00
Other Applicable Account Fees	
Stop Payment Fee (per item)	\$ 32.00
Deposited or Cashed Item Returned (per item)	\$ 15.00
One-Time ACH Loan Payment Convenience Fee	\$ 5.00
Account Inactivity Fee	\$ 5.00
(Hometown Checking, Hometown + Interest, Hometown + Solutions, Hometown + Interest + Solutions, Business Checking, Business Solutions Checking, Elite Business Checking, Small Business Sweep and Elite Business Sweep)	
A monthly inactivity fee is assessed if the account has no client activity for one year. Activity is defined as deposits or withdrawals to the account.	
Excessive Transaction Fee (per item) ⁵	\$ 6.00
(Applies to ALL Personal and Business Savings and Money Market accounts)	
Check and Deposit Ticket Printing/Reorder	Varies
Fee is based on check style and design	
CD ROM for Business Lockbox Service (per month)	\$ 20.00
Indemnity Agreement	\$ 10.00
<i>Account Reconciliation/Research of Records –Includes Deposit and Loan Related Research</i>	
Research (per hour – 1 hour minimum)	\$ 25.00
Requests of 3 copies or less will not be charged the hourly Research fee.	
Statement Copies (per statement)	\$ 5.00
Check Copies (per page – 12 checks per page)	\$ 5.00
Deposit Tickets and Associated Checks (per copy)	\$ 5.00
Lobby Coin Counter Fee:	
FCB Account Holder	No Charge
Non-Account Holder	5% Fee

¹ In addition to the fees imposed by FCB, other financial institutions and/or ATM operators may charge for the use of their ATMs.

² We don't charge for these services but standard message, data and internet service provider rates may apply so check with your carriers.

³ Fees may be imposed for covering ODs created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

⁴ **Excluding:** ALL Business Checking Accounts

⁵ The number of free withdrawals or transfers from a savings or money market account to another account of yours or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six (6) per statement cycle. The Excess Transaction Fee will be charged for each debit paid in excess of six (6) during a statement cycle.

If you have questions about this Schedule of Service Fees or your account, please feel free to contact a Financial Solutions Specialist at any of our community offices or call our Engagement Center at 800.711.2265.

Keep this Disclosure for future records.