

## **Notice of Change in Terms to Certain First Commonwealth 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. The new changes will become effective July 1, 2025. (Previous changes to the Deposit Account Agreement in effect as of July 13, 2023, together with the effective dates of those previous changes, are also described below.)

After July 1, 2025, 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-notices](https://fcbanking.com/regulatory-notices) and selecting the agreement you wish to view. A printed copy is available upon request.

### **New Changes:**

#### **Changes to Your Deposit Account Agreement and Other Disclosures Effective July 1, 2025**

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

1. Revised Funds Availability Policy to reflect that the first \$500 of your check deposits made in a community office, and \$275 of any deposit (cash or check) made at an ATM, will be available on the same Business Day, rather than the first \$225. Additionally, check deposits totaling \$6,725 or more, increased from \$5,525 or more, on any one Business Day may be delayed for a longer period.

### **Previous Changes (since 7/13/2023):**

#### **Changes to Your Deposit Account Agreement and Other Disclosures Effective August 9, 2024**

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

1. Revised Funds Availability Policy, Account Holds on Other Funds section, to reflect that Canadian Checks deposited with a non-United States routing number will be made available on the 15th Business Day after the day of deposit, rather than the 5th Business Day after the day of deposit.
2. Revised Overdrafts/Returns, Overdraft Fees, Overdraft Protection section to reflect revised process for identifying represented items. Non-Sufficient Funds Fees and Overdraft Fees for represented items are no longer assessed, rather than assessing during night processing and reversing prior to office opening the next Business Day.
3. Removed designation of First Commonwealth ATMs as those that are “branded”.

**Changes to Your Deposit Account Agreement and Other Disclosures  
Effective August 9, 2023**

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

1. Revised Funds Availability Policy, Account Holds on Other Funds section, to reflect that Canadian Checks deposited with a non-United States routing number will be made available on the 5th Business Day after the day of deposit, rather than the 15th Business Day after the day of deposit.