

Important Notice About Changes to Funds Availability – Effective May 12, 2026

At First Commonwealth Bank, we take protecting you and your accounts from fraud very seriously. When our practices are more lenient than those of other banks, fraudsters recognize this, which can make our bank and our customers more vulnerable. For that reason, we are making important changes to our Funds Availability Policy. Beginning May 12, 2026, most non-First Commonwealth Bank (“FCB”) check deposits will generally be available the next business day rather than the same business day. The items that are changing beginning on May 12, 2026, are summarized below.

Deposits made In-Person at a Community Office	Effective May 12, 2026		
	Same Business Day	Next Business Day	Remaining Funds
Established Accounts - at least one account opened more than 30 calendar days			
FCB Checks	Full Amount	N/A	N/A
All Other Checks	Limited ¹	Full Amount	N/A
New Accounts - no accounts opened more than 30 calendar days			
FCB Checks	Full Amount	N/A	N/A
Non-FCB Checks	\$0	\$275	7th Business Day
U.S. Treasury Checks (special routing #) AND Special Deposit Ticket Items ²	\$0	\$6,725	7th Business Day
Exception Holds (applies to all accounts)			
FCB Checks	Full Amount	N/A	N/A
All Other Checks	\$0	\$6,725	7th Business Day

¹ Funds may be available in posting on the day of deposit, unless a hold is placed, meaning they may be used to pay transactions that post to your account that day (such as checks and electronic payments), but are not available for cash withdrawal until the next business day.

² Special Deposit Ticket Items include U.S. Postal Money Orders or cashiers, certified, tellers, travelers, and federal, state, and local government checks. Deposits of these items into "New Accounts" require a special deposit ticket, which are available upon request. Deposits of these items made without a special deposit ticket will be treated the same as other Non-FCB Checks.

ATM and Mobile Deposits	Effective May 12, 2026		
	Same Business Day	Next Business Day	Remaining Funds
Accounts Opened more than 90 Days			
First Commonwealth ATMs	\$275	+\$6,450	2nd Business Day
Non-First Commonwealth ATMs	\$275	N/A	5th Business Day
Mobile Deposit	\$0	Full Amount	N/A
Accounts Opened 90 Days or less			
First Commonwealth ATMs	\$275	+\$6,450	7th Business Day
Non-First Commonwealth ATMs	\$275	N/A	5th Business Day
Mobile Deposit	\$0	\$275	5th Business Day

Also, effective May 12, 2026, **deposit cutoff times for Mobile Deposits and Remote Deposit Capture** will change from 7:45 pm to 8:00 pm. All other cutoff times will remain the same and are listed in our Funds Availability Policy.

You can review and print the Notice of Change in Terms and the revised Deposit Account Agreement by visiting www.fcbanking.com/regulatory-notice. To request a copy, call your local community office or our Engagement Center at 800-711-BANK (2265), or email us at engage@fcbanking.com.