

## **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 May 12, 2026. (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 in this Notice.)

After May 12, 2026, 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](https://fcbanking.com/regulatory-notice) 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 May 12, 2026**

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 the following:
  - a. The cutoff time for Mobile Deposits and Remote Deposit Capture will be 8:00 pm. The cutoff time for Incoming Wire Transfers is 5:00 pm, which has been clarified in the Agreement.
  - b. Availability of Non-First Commonwealth Checks will be next Business Day. Cash deposits and First Commonwealth Checks will continue to be available on the same Business Day.
  - c. When an exception hold is placed on Non-First Commonwealth Checks, the first \$6,725 will be available on the next business day. Any remaining funds will be available on the 7<sup>th</sup> Business Day.
  - d. Availability of deposits made at a community office for accounts opened less than 30 days will be the first \$6,725 of U.S. Treasury Checks with a special routing number, as well as U.S. Postal Money Orders or cashiers, certified, tellers, travelers and federal, state, and local government Checks with a Special Deposit Ticket, will be available on the next business. All other Non-First Commonwealth Checks will have \$275 available on the next Business Day. Any remaining funds will be available on the 7<sup>th</sup> Business Day.
  - e. Mobile Deposit availability for accounts opened 90 days or less will be \$275 on the next business day and the full amount on the 5<sup>th</sup> Business Day.
  - f. Deposits made at First Commonwealth ATMs will continue to have the first \$275 available the same Business Day, with an additional \$6,450 available the next business day. Any remaining deposited funds be available on the 2<sup>nd</sup> Business Day for accounts opened 90 days or longer and on the 7<sup>th</sup> Business Day for accounts opened less than 90 days.
  - g. Deposits made at Non-First Commonwealth ATMs will continue to have the first \$275 available the same Business Day. All accounts will now receive an additional \$6,450 on the next Business Day and any remaining funds will be available on the 5<sup>th</sup> Business Day.

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

**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.

**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.