



We can't wait to welcome you to the FCCB family!

A guide for consumer accounts.

March 16, 2020

The transition of MidCoast Community Bank to First Citizens Community Bank (FCCB) will be effective April 17, 2020. The information enclosed in this booklet is intended to guide your understanding of our products and services. If you have additional questions or concerns, please contact your local MidCoast Community Bank office or call us at (800) 326-9486.

The consistent and profitable growth we've experienced since opening our doors in 1932 is a testament to the fact that we have the qualities consumers and businesses value in a financial services provider. High-touch, convenient and error-free service delivered by energized employees is at our core. We look forward to getting to know you and appreciate the opportunity to serve you and your family.

Please check out the MidCoast Community Bank Welcome Center located at www.myfccb.com, an area dedicated to guiding you through the conversion process. You can easily view the site from your desktop, tablet or mobile device. In addition, a copy of this booklet, updates and important reminders will be included to make this conversion as seamless as possible.

And finally, a note about our logo. First Citizens Community Bank is a well-respected name in the financial services industry and that is something we've worked long and hard to achieve. Although our name will stay the same, we have decided to modify our logo to something that better represents our journey and allows us to visually stand out among other banks. Our current logo appears in many places and on many documents so you may see it here and there until we fully complete our transition.



Randall E. Black
President & CEO

FCCB...Our People Make the Difference

ABOUT THIS DOCUMENT

The information in this document will provide you with an understanding of how your current MidCoast Community Bank products and services will be affected when the transfer becomes effective.

WHAT WILL HAPPEN ON THE CONVERSION DATE?

On conversion weekend beginning, Friday, April 17, 2020, MidCoast Community Bank will close at 2:00 p.m. All offices will reopen on Monday, April 20, 2020 at 9:00 AM as FCCB.

Customers who currently have a debit card with MidCoast Community Bank will be provided with a new FCCB debit card in advance of the transfer date. You will receive additional information with your card regarding which card to use over conversion weekend.

PRODUCT INFORMATION

Your current loan and CD terms and maturity will not change as a result of the conversion; however, there may be some changes to your other accounts. To make the conversion as easy as possible for you, we've included a Product Conversion Guide beginning on page 3. Simply find your current MidCoast Community Bank account type and the FCCB account type to which it will be converted with the key features listed.

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Kirkwood Branch		
Monday	9:00 AM	4:30 PM
Tuesday	9:00 AM	4:30 PM
Wednesday	9:00 AM	4:30 PM
Thursday	9:00 AM	4:30 PM
Friday	9:00 AM	5:00 PM
Saturday	9:00 AM	Noon
Sunday	Closed	

Dover Branch		
Monday	9:00 AM	4:30 PM
Tuesday	9:00 AM	4:30 PM
Wednesday	9:00 AM	4:30 PM
Thursday	9:00 AM	4:30 PM
Friday	9:00 AM	5:00 PM
Saturday	Closed	
Sunday	Closed	

Concord Pike Branch		
Monday	9:00 AM	4:30 PM
Tuesday	9:00 AM	4:30 PM
Wednesday	9:00 AM	4:30 PM
Thursday	9:00 AM	4:30 PM
Friday	9:00 AM	5:00 PM
Saturday	Closed	
Sunday	Closed	

PRODUCT CONVERSION GUIDE

If you currently have	Your account will become	Interest	Account Features and Benefits
EZ Direct Interest Checking Free Consumer Checking Truly Free Checking	Your Hometown Free Checking	None	<ul style="list-style-type: none"> No minimum balance required, no monthly service charge Free ATM Transactions nationwide Free Debit MasterCard, Internet Banking, Bill Pay, Mobile Banking and Telephone Banking
Fabulous 50 Interest Checking	55 & Better Checking	Interest is paid on all balances and compounded and credited monthly at statement date	<ul style="list-style-type: none"> No minimum balance requirement, no monthly service charge Free ATM Transactions nationwide Monthly paper statement with check images Free club checks, \$5 discount on other styles Free Debit MasterCard, Internet Banking, Bill Pay, Mobile Banking and Telephone Banking
Elite Interest Checking Gold Interest Checking	Elite Gold Checking	*Tiered interest on all balances is compounded and credited monthly at statement date	<ul style="list-style-type: none"> Minimum daily balance requirement of \$1,000 \$6 fee per month if minimum balance is not met Free ATM Transactions nationwide Free Debit MasterCard, Internet Banking, Bill Pay, Mobile Banking and Telephone Banking
Elite Money Market	Growth Opportunity Money Market	*Tiered interest on all balances is compounded and credited monthly at statement date	<ul style="list-style-type: none"> Minimum daily balance requirement \$1,000 per month \$10 fee per month if minimum balance not met Free ATM Transactions nationwide Excessive transaction fees apply**
Gold Money Market	Money Market Investor	*Tiered interest on all balances is compounded and credited monthly at statement date	<ul style="list-style-type: none"> Minimum daily balance requirement \$1,000 per month or \$10,000 in deposit accounts or \$25,000 in loan accounts to avoid the monthly fee \$10 fee per month if minimum or relationship balance not met Free ATM Transactions nationwide Excessive transaction fees apply**
Consumer Statement Savings Gold Savings Bank at School	Regular Savings Bank at School accounts will become Regular Savings for minors	*Tiered interest on balances above \$200 is compounded and credited quarterly at the end of February, May, August and November	<ul style="list-style-type: none"> \$200 minimum daily balance or \$10,000 in deposit accounts or \$25,000 in loan accounts to avoid a monthly fee \$3 fee per month if minimum or relationship balance not met Under 18 no charge, regardless of balance. <i>Because we may not receive accurate birth date information, please contact us if an account is mistakenly charged</i> Free ATM Transactions nationwide Quarterly statement (monthly if electronic transactions process) Excessive transaction fees apply**

Estate Account (regardless of checking type)	Estate Checking	N/A	<ul style="list-style-type: none"> • No minimum balance requirement • No monthly service fees • No per check fees • 50 free personalized checks
Estate Account with Interest (regardless of checking type)	Estate Checking with Interest	Interest paid on all balances and is compounded and credited monthly at statement date	<ul style="list-style-type: none"> • No minimum balance requirement • No monthly service fees • No per check fees • 50 free personalized checks
Overdraft Privilege	Overdraft Freedom	The limit for overdraft freedom is \$500. For more information, see Overdraft Freedom Policy below.	

*Please see Truth in Savings section for details.

**Federal Regulations limit the number of pre-authorized transfers and withdrawals, or combination of, to six per month. These include direct debits and other preauthorized transfers. Excessive transaction fee is \$10/transaction. See Truth in Savings for additional details.

If you currently have	Your account will become	Account Features and Benefits
IRA	IRA CD	The terms and conditions of your existing MidCoast Community Bank IRA CD will be met. You will receive notification of maturing IRA CD approximately 14 days prior to maturity. Upon maturity, your IRA CD will renew with the same fixed period of time as your MidCoast Community Bank IRA with FCCB terms and conditions. Refer to Truth in Savings disclosure for details. You will have a 10-day grace period from maturity date to make changes to your IRA CD.
Certificate of Deposit	Certificate of Deposit	The terms and conditions of your existing MidCoast Community Bank CD will be met. You will receive notification of your maturing CD approximately 14 days prior to maturity. Upon maturity, your CD will renew with the same fixed period of time as your MidCoast Community Bank CD with FCCB terms and conditions. Refer to Truth in Savings disclosure for details. You will have a 10-day grace period from maturity date to make changes to your CD.

CURRENT DEPOSIT RATES FOR INTEREST BEARING ACCOUNTS

Product Name	Minimum Balance to Earn APY	Current Interest Rate	Annual Percentage Yield*
Elite Gold Checking			
Tier 1	\$0.01	0.05%	0.05%
Tier 2	\$10,000	0.15%	0.15%
Tier 3	\$100,000	0.25%	0.25%
55 & Better Checking			
	\$0.01	0.05%	0.05%
Estate Checking with Interest			
	\$0.01	0.05%	0.05%
Growth Opportunity Money Market			
Tier 1	\$0.01	0.10%	0.10%
Tier 2	\$10,000	0.25%	0.25%
Tier 3	\$25,000	0.50%	0.50%
Tier 4	\$50,000	0.75%	0.75%
Tier 5	\$100,000	1.00%	1.00%
Tier 6	\$250,000	1.10%	1.11%
Tier 7	\$500,000	1.20%	1.21%
Money Market Investor			
Tier 1	\$0.01	0.05%	0.05%
Tier 2	\$5,000	0.15%	0.15%
Tier 3	\$10,000	0.25%	0.25%
Tier 4	\$50,000	0.30%	0.30%
Tier 5	\$100,000	0.35%	0.35%
Regular Savings/Regular Savings for Minors			
Tier 1	\$200	0.05%	0.05%
Tier 2	\$10,000	0.075%	0.075%
Tier 3	\$100,000	0.10%	0.10%

*The APY assumes interest will remain on deposit for one year. A withdrawal will reduce earnings. The annual percentage yields (APY) are effective as of 2/13/20. Rates are subject to change. Fees may reduce earnings.

OTHER SERVICES

If you currently have	Your account will become		Account Features and Benefits
Visa Debit Card	<p>You will receive additional information regarding when you should stop using your existing MidCoast Community Bank Visa Card and start using your new FCCB Debit Mastercard. You can anticipate receiving your new FCCB Debit MasterCard in early April.</p>		<ul style="list-style-type: none"> • No annual fee • Daily purchase limit of \$1,000. Daily ATM withdrawal limit of \$500 (daily limits are per calendar day per card or available balance, whichever is less) • Free ATM transactions nationwide • Transfer funds between accounts accessible through your debit card at the ATM
Online Banking	NetTeller Online Banking	<p>Available Monday, April 20, 2020. A separate communication will be sent to all customers with online banking and mobile banking prior to the conversion to communicate cutoff times, enrollment procedures, and other important details.</p>	<ul style="list-style-type: none"> • www.myfccb.com • Free of charge • Available 24 hours a day, seven days a week • Transfer funds between FCCB accounts, including loan payments and lines of credit
Online Banking with Bill Payment	NetTeller Online Banking with Bill Payment		<ul style="list-style-type: none"> • Unlimited bill payments free of charge • User guides available at www.myfccb.com
Mobile Banking	Mobile Banking		<ul style="list-style-type: none"> • 24/7 access to your accounts with your mobile device available to our NetTeller online banking customers • Free app available for iPhone® and Android™ devices • View account balances, transfer funds, pay bills, find branch locations and hours, make loan payments, and more
Mobile Banking with Mobile Deposits	Mobile Banking with Mobile Deposits		<ul style="list-style-type: none"> • Available to NetTeller customers through the Mobile Banking application • Ability to complete mobile deposits up to 5:00 pm each day • Deposit \$2,500 per day up to a total of \$5,000 per calendar month
e-statements	e-statements		<p>Available for enrollment Monday, April 20, 2020.</p>
24 Hour Bank-By-Phone (888) 457-3262			<ul style="list-style-type: none"> • Free of charge • First time users will use the last four digits of their Social Security Number as their Personal Identification Number (PIN) and will be asked to select a new PIN • 24/7 access to account balances and transaction history • Make transfers between accounts and initiate loan payments from FCCB checking or savings
Discontinued Products & Services			<ul style="list-style-type: none"> • Pop Money and Text Alerts • Bank to Bank Transfers

TRUTH IN SAVINGS DISCLOSURES

YOUR HOMETOWN FREE CHECKING

Minimum balance to open the account – \$50

55 & BETTER CHECKING

Minimum balance to open the account – \$50

Interest rate – Will apply to all balances.

Rate information and determination – Your interest rate may change as often as weekly.

Compounding & crediting frequency – Interest will be compounded and credited to your account monthly on your statement date.

Effect of closing an account – If you close the account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ELITE GOLD CHECKING

Minimum balance to avoid the imposition of fees – A \$6 fee will be assessed to your account if the checking balance falls below \$1,000 any day during the statement period.

Interest rate tiers - \$.01-\$9,999; \$10,000-\$99,999; \$100,000+

Rate information and determination – Your interest rate may change as often as weekly.

Compounding & crediting frequency – Interest will be compounded and credited to your account monthly on your statement date.

Effect of closing an account – If you close the account before interest is credited, you will receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ESTATE CHECKING

Minimum balance to open account - \$50

ESTATE CHECKING WITH INTEREST

Minimum balance to open account - \$50

Interest rate – will apply to all balances

Rate information and determination – Your interest rate may change as often as weekly.

Compounding & crediting frequency – Interest will be compounded and credited to your account monthly on your statement date.

Effect of closing an account – If you close the account before interest is credited, you will receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

GROWTH OPPORTUNITY MONEY MARKET

Minimum balance to open the account - \$2,500

Minimum balance to avoid the imposition of fees – A \$10 fee per month will be assessed to your account if the balance falls below \$1,000 any day during the statement period.

Interest rate tiers - \$.01 - \$9,999; \$10,000 - \$24,999; \$25,000 - \$49,999; \$50,000 - \$99,999; \$100,000 - \$249,999; \$250,000 - \$499,999; \$500,000+

Rate information and determination – Your interest rate may change as often as weekly.

Compounding & crediting frequency – Interest will be compounded and credited to your account monthly on your statement date.

Effect of closing an account – If you close the account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Transaction limitations – During any month, you may not make more than 6 withdrawals or transfers to another account of yours or to a third-party by means of a preauthorized or automatic transfer, telephone order, computer transfer, check, draft or debit card. If you exceed the limit for 2 months during a rolling 12-month period, we may be forced to restrict certain withdrawal capabilities that contributed to the excess. If you exceed the limit for 3 months during a rolling 12-month period, we will be forced to close the account or reclassify the account to a type that permits unlimited withdrawals.

Excess withdrawal fee – A fee of \$10 will be charged for each withdrawal in excess of six (6) per month.

MONEY MARKET INVESTOR

Minimum balance to open the account – \$2,500

Minimum balance to avoid the imposition of fees – A \$10 fee per month will be assessed to your account if the balance falls below \$1,000 any day during the statement period. This fee will be waived if you maintain a relationship of \$10,000 in deposits or \$25,000 in loans.

Interest rate tiers – \$0.01 - \$4,999; \$5,000 - \$9,999; \$10,000 - \$49,999; \$50,000 - \$99,999; \$100,000+

Rate information and determination – Your interest rate may change as often as weekly.

Compounding & crediting frequency – Interest will be compounded and credited to your account monthly on your statement date.

Effect of closing an account – If you close the account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Transaction limitations – During any month, you may not make more than 6 withdrawals or transfers to another account of yours or to a third-party by means of a preauthorized or automatic transfer, telephone order, computer transfer, check, draft or debit card. If you exceed the limit for 2 months during a rolling

12-month period, we may be forced to restrict certain withdrawal capabilities that contributed to the excess. If you exceed the limit for 3 months during a rolling 12-month period, we will be forced to close the account or reclassify the account to a type that permits unlimited withdrawals.

Excess withdrawal fee – A fee of \$10 will be charged for each withdrawal in excess of six (6) per month.

REGULAR SAVINGS ACCOUNT

Minimum balance to open the account – \$25

Minimum balance to avoid the imposition of fees – A \$3 fee will be assessed every month if the balance falls below \$200 any day during the month. This fee will be waived if you maintain a relationship of \$10,000 in deposits or \$25,000 in loans.

This fee will not apply to customers < 18 years of age if they have provided us with their birth date. This fee will not be charged if this is a Uniform Transfer to Minors account for the benefit of a minor as established by state law.

Rate information and determination – Your interest rate may change as often as weekly.

Minimum balance to obtain the Annual Percentage Yield disclosed – You must maintain a minimum balance of \$200 in the account each day to obtain the disclosed annual percentage yield.

Interest rate tiers – \$200 - \$9,999; \$10,000 - \$99,999; \$100,000+

Compounding & crediting frequency – Interest will be compounded and credited to your account quarterly at the end of February, May, August and November.

Effect of closing an account – If you close the account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

Transaction limitations - During any month, you may not make more than 6 withdrawals or transfers to another account of yours or to a third-party by means of a preauthorized or automatic transfer, telephone order, computer transfer, check, draft or debit card. If you exceed the limit for 2 months during a rolling 12-month period, we may be forced to restrict certain withdrawal capabilities that contributed to the excess. If you exceed the limit for 3 months during a rolling 12-month period, we will be forced to close the account or reclassify the account to a type that permits unlimited withdrawals.

Excess withdrawal fee – A fee of \$10 will be charged for each withdrawal in excess of six (6) per month.

FIXED RATE CD/FIXED RATE IRA CD

Minimum balance to open the account - \$500

Compounding and crediting frequency - CD interest will be compounded and credited to your account every quarter. The IRA CD interest is compounded and credited to your account annually.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Transaction limitations – You may not make deposits into your account before maturity on any fixed rate CD. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can withdraw interest any time after crediting to the account.

Withdrawal of interest prior to maturity – The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Early withdrawal penalties – If withdrawal is made within the first 6 days after the deposit, the penalty we may impose is 7 days of interest on the amount withdrawn on all CDs and IRA CDs.

If your account has an original maturity of 11 months or less, the penalty we may impose will equal 3 months interest on the amount withdrawn subject to penalty.

If your account has an original maturity of 12 months but less than 36 months, the penalty we may impose will equal 6 months interest on the amount withdrawn subject to penalty.

If your account has an original maturity of 36 months but less than 72 months, the penalty we may impose will equal 12 months interest on the amount withdrawn subject to penalty.

In certain circumstances, such as death or incompetence of an owner of this account, the law permits, or in some cases, requires the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

INTERNAL RESERVE ACCOUNTING

For regulatory reporting purposes, we may internally classify checking accounts as two subaccounts: a checking subaccount and a savings subaccount. For interest bearing checking accounts, we calculate and pay interest at the same rate and in the same way on both subaccounts. For non-interest bearing checking accounts, we do not pay interest on either subaccount. We may periodically transfer funds between these two subaccounts. On a sixth transfer during a calendar month, any funds in the savings subaccount will be transferred back to the checking subaccount. The subaccounts and any transfers between them are recorded on our internal accounting records only and will not affect your available balance, the interest you may earn, FDIC insurance protection or your monthly statement. The subaccounts are subject to the same terms as the checking and savings accounts described in this document.

OVERDRAFT FREEDOM CUSTOMER OVERDRAFT POLICY

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

As long as you maintain your account in "good standing", we may approve your overdraft items within your current available Overdraft Freedom limit up to \$500, including applicable fees, as a non-contractual courtesy. For Overdraft Freedom consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) have no loans past due 60 or more days, or more than 3 times past due 30 days in the calendar year; (3) avoid excessive overdrafts suggesting the use of Overdraft Freedom as a continuing line of credit; and (4) there are no legal orders, levies, liens and/or suspected fraudulent activity against your account.

In the normal course of business, we generally pay ATM debits and then other electronic transactions (including checks converted to electronic transactions) from low to high dollar amount and then checks from low to high serial number, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please note that the order of item

payment may create multiple overdraft items during a single banking day for which you will be charged our paid item fee of \$35 for each overdraft item paid. In addition, we will assess your account a continuous overdraft fee of \$6 for each day the account is consecutively overdrawn beginning on the sixth day overdrawn.

You may opt out of Overdraft Freedom at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank's paid item fee of \$35 per item and a continuous overdraft fee of \$6 for each day the account is consecutively overdrawn beginning on the sixth day overdrawn, will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or if, based upon our review of your account management, we determine that you are using Overdraft Freedom excessively or seem to be using Overdraft Freedom as a regular line of credit. You will be charged a return item fee of \$35 for each item returned.

You will be promptly notified of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our paid item fee of \$35 and/or a return item fee of \$35 and any continuous overdraft fees (\$6 for each day the account is consecutively overdrawn beginning on the sixth day overdrawn) that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

Overdraft Freedom should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your check book regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call (800) 326-9486.

Please note that your Overdraft Freedom limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. The limit will not be accessible through Internet Banking or through Bank-By-Phone. The limit will not be included in the balance provided during an inquiry.

LIMITATIONS: Overdraft Freedom is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use. FCCB reserves the right to limit participation to one account per household and to suspend, revoke or discontinue this service without prior notice. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end of day balance.

COMMONLY ASKED QUESTIONS

Checking and Savings Accounts

- Q. Will my checking, savings or money market account number(s) change? Will I receive new checks?
- A. Your account number will not change; you will be able to continue using your existing checks. The Routing and Transit number will be changed on your next check order if you order your checks through the bank.
- Q. Will I continue to receive free checks with my account?
- A. One box of free basic checks will be available for you to order for the first year. If your account is being converted to a 55 & Better Checking, you are provided with ongoing free 55 & Better checks or a \$5 discount on another style as part of the product features.
- Q. Do I have to order my checks through FCCB?
- A. No, you are free to order your checks from an outside company; however, you will not receive the free checks referenced in the previous question. If you decide to order from an outside company, please contact us at (800) 326-9486. You will need a copy of FCCB printing specifications to provide to your printing company to ensure accurate printing of your checks.
- Q. Do I have to worry about outstanding checks that have not been processed?
- A. No, outstanding checks will continue to be processed without interruption as they are today.
- Q. When will I receive my bank statement?
- A. You will receive your final statement from MidCoast Community Bank, which will include transactions through close of business on the conversion date. Going forward, you will receive your FCCB statement as close as possible to your current MidCoast Community Bank statement date.
- Q. Will my direct deposit or direct debit continue?
- A. Yes, this service will continue. All direct deposit and/or direct debits will continue to be received by FCCB with MidCoast Community Bank's Routing and Transit number. Notification of your new Routing and Transit number (031309589) will automatically be sent to the originating companies by FCCB.
- Please note, changing your Routing and Transit number is not required at this time.*** After April 17, 2020, we recommend that you notify your employer, government agencies, other financial institutions and/or any other companies that are currently originating automatic debits or deposits to your account of the change in Routing and Transit number for your account.
- Helpful Information:** If you receive a direct deposit or payment arrangement from the Social Security Administration, please notify them of your new Routing & Transit number simply by calling (800) 772-1213. Have your account number and new Routing and Transit number when making this call.

Online Banking Services

- Q. Will my payees and scheduled payments on bill pay convert over to FCCB?
- A. No. Any payment previously scheduled for payment after April 17, 2020 will not be completed. Those payments will need to be rescheduled. You will receive a separate communication with instructions to set up online bill pay.

- Q. Will my online banking transfers convert over to FCCB?
- A. Automatic transfers set up by the Bank between two MidCoast Community Bank accounts will continue to be processed by FCCB. If you have established a recurring transfer via online banking to pay on a loan or make a deposit to another MidCoast Community Bank account, you will need to set up this transfer again once you log in to NetTeller Online Banking at FCCB for the first time. In addition, the option for you to create Bank to Bank transfers via online banking will no longer be available.

Certificates of Deposit (CD) and Individual Retirement Accounts (IRA)

- Q. Will my account number change?
- A. No, your account number will not change.
- Q. Will I receive a statement for my CD and/or IRA CD?
- A. You will receive an annual statement of your IRA and a quarterly statement of your CD unless your CD is tied to your FCCB checking account, in which case you will receive a monthly statement.
- Q. Will you notify me when my CD or IRA CD matures?
- A. You will receive notification of any maturing CD or IRA CD approximately 14 days prior to maturity. Upon maturity, your CD will renew with FCCB terms and conditions and with the same fixed period of time as your MidCoast Community Bank CD. Refer to Truth in Savings disclosure for details. You will have a 10-day grace period from maturity date to make changes to your CD.
- Q. What are the penalties for early withdrawals from regular or IRA CDs?
- A. **Regular CDs:** You have contracted to keep funds on deposit until the stated maturity date. The penalty for early withdrawal, except in cases of death or incapacity, will result from your failure to keep the funds on deposit for the agreed period. The amount of the penalty depends on the terms of the CD, and may require a reduction in the principal sum. If you withdraw a time deposit prior to maturity, the penalty assessed will be that which was disclosed to you when you opened your CD with MidCoast Community Bank.

For IRA CDs: If you withdraw funds prior to age 59½, current IRS regulations require an IRA tax penalty for premature distributions in addition to the Bank's early withdrawal penalties. After age 59½, if you withdraw funds from a retirement account for income purposes, there is no IRS early withdrawal penalty; however, the Bank's early withdrawal penalty that was disclosed to you when you opened your IRA may be assessed. After age 70 ½, there may be IRS penalties for failing to withdraw your required minimum distribution amounts.

Consumer Loan Services

- Q. Will my home equity loan (installment loan or line of credit) remain the same?
- A. We will comply with the terms of your note and any subsequent modifications; however, you will be notified separately if there are any changes to your account.

Debit Cards

Q. I currently have a VISA Debit Card. Will I receive a new debit card?

A. Yes. You will receive a new Debit MasterCard in the mail prior to conversion. Instructions for activating your card and selecting your PIN will be included with your card.

Q. Which Debit Card should I use over conversion weekend?

A. You will receive a separate communication with more details in the following weeks.

Other Services

Q. Will my third-party payment service continue? (i.e., utility payments, automobile payments, etc.)

A. If you used your MidCoast Community Bank debit card information to set up a payment, you will need to provide the service provider with your new FCCB Debit Card information. If you used your MidCoast Community Bank account number to set up a payment, please reference the **Checking and Savings Accounts** question "Will my Direct Deposit or Direct Debit continue?".

Q. Where do I call for account balance information or to stop payment on a check or electronic payment?

A. Balance information is available through NetTeller Internet Banking at www.myfccb.com or available through the automated service at (888) 457-3262. Contact your local branch or (800) 326-9486 to request a stop payment.

Q. Will I still be able to transfer funds by telephone?

A. Yes, through the automated service at (888) 457-3262 or by calling the Customer Contact Center at (800) 326-9486.

Q. After conversion, what is the resulting insurance coverage on my deposits if I have deposits at both institutions?

A. Whenever two or more insured depository institutions merge, their deposits continue to be separately insured for six months from the date of the merger. Certificates of deposit assumed by another institution continue to be separately insured until the earliest maturity date after the end of the six-month period. Such certificates of deposit that mature during the six-month period and the customer establishes a new FCCB CD for the same term and in the same dollar amount (either with or without accrued interest) will continue to be separately insured until the first maturity date after the six-month period. Such certificates of deposit that mature during the six-month period and are renewed on any other basis, or that are not renewed and become demand deposits, will be separately insured only until the end of the six-month period. At the end of the six months after conversion, any former MidCoast Community Bank deposits, other than CDs, will be aggregated with FCCB deposits to determine FDIC coverage.

Q. Are the office hours going to change?

A. Yes, see page two for office hours.

YOUR ABILITY TO WITHDRAW FUNDS AT FCCB

This policy applies to all deposit accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. 'Business Day' is Monday – Friday, not including Federal Holidays on which the Bank is closed or any Saturday or Sunday, even if our banking offices are open. If you make a deposit before the business day cutoff times posted at the branch office accepting the deposit, we will consider that the day of deposit. If you make a deposit after the business day cutoff time, or on a day we are not open, we consider the deposit was made on the next business day we are open. The business day cutoff at all FCCB owned ATMs is 6:00 pm Monday-Friday except bank holidays. Deposits made through FCCB NetTeller Internet Banking Monday-Friday before 7:00 pm will be credited the same day, except bank holidays. Deposits made after 7:00 pm will be credited as of the next business day. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second, seventh or ninth business day after the day of your deposit. However, the first \$200 may be available on the first business day after the day of your deposit, dependent upon the circumstances of the deposit. If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you will need the funds immediately from a deposit, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: 1) We believe a check you deposit will not be paid. 2) You deposit checks totaling more than \$5,000 on any one day. 3) You redeposit a check that has been returned unpaid. 4) You have overdrawn your account repeatedly in the last six months. 5) There is an emergency, such as failure of communications or computer equipment. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

LOAN PAYMENT PROCESSING DISCLOSURE

If you present a payment in person or by mail, the account number or payment coupon must accompany all loan payments provided. If you have a loan payment coupon book, a new one will be ordered for you. Loan payments made by mail must be sent to 1163 S. Main Street, Mansfield, PA 16933. Loan payments may also be made in person to FCCB personnel in any of our branch lobby locations. Payments are accepted, Monday – Friday, except bank holidays, at all locations. All other payments received will be credited as of the next loan operations business day or as otherwise permitted by law. The loan payment cut-off time at all FCCB owned ATMs is 6:00 pm Monday – Friday, except bank holidays. Payments made at the night drop while the branch is closed will be credited on the next business day. Payments made through FCCB NetTeller Internet Banking Monday through Friday before 7:00 pm will be credited the same day, except bank holidays. Payments made after 7:00 pm will be credited as of the next business day or as otherwise permitted by law. If you have any questions, please feel free to call (800) 326-9486.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS

Service	Fee
Account Reconciliation	\$20/hr.
Account Research - No fee if bank error	\$20/hr. plus \$5 per Statement Copy and 50¢ per Image Copy
Amortization Schedule	No Fee for customers, \$5 for non-customers
Cashier's Check – customers only	\$5
Check Cashing (non-customers)	3%, \$10 minimum
Check Collections	\$20 per item
Close Account within 6 months of opening	\$15
Coupon/Bond Redemption	\$10 for non-customers
Deposited Item Returned	\$12
Dormant Account Fee	\$5/month
Draft Collections	\$30 per item
Duplicate 1098/1099	\$2
Fax – Incoming & Outgoing	\$1 per page
Foreign Currency Exchange	\$10 plus costs (\$5 - \$15)
Garnishment Fee or Interrogatory Fee	\$100 each
IRA – Administration Fee for Premature Distributions	\$25/distribution
IRA – External Transfer Fee Prior to Maturity	\$25
IRS Levy	\$100
Loan Conversion from Auto Pay to Coupon Book	\$50
Lost Loan Coupon Book Replacement	\$10

Service	Fee
Loan Payoff Letter	\$25
Minimum Balance to Open a Checking	\$50
MMI/Savings – Excess Withdrawal Fee	\$10/item over 6 items per month
Overdraft – Paid/Return Item Fee	\$35/item
Overdraft Protection & Ready Money Annual Fee	\$25
Continuous Overdraft Fee (beginning on <u>sixth</u> day)	\$6 per day
Photocopies	25¢ per copy
Paper Statement Copies for Accounts that require an e-statement	\$5 per statement
Replacement ATM/Debit Card	\$10
Returned Statements for Bad Address	\$5 per month
Signature Guarantee	\$10
Stop Payment – (including NetTeller initiated stop payments)	\$35/item
Sweep & Overdraft Protection Transfers	\$5
Tax Bill Copy	At cost as billed (\$5 - \$10)
Travel Expense for Court Appearance	\$25/day plus costs
Wire Transfer Fee (Customers Only)	Incoming \$15 Outgoing -\$30 (Domestic) & \$50 (International)
Night Deposit Bags with Key	\$25
Night Deposit Key to Outside Deposit Box	\$5 Refundable

OUR PRIVACY POLICY

Rev. 10/2019

FACTS

WHAT DOES First Citizens Community Bank (FCCB) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income.
- Account balances and payment history.
- Credit History and credit scores.

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons FCCB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCCB Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 800-326-9486 or go to www.firstcitizensbank.com

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Who we are

Who is providing this notice?

First Citizens Community Bank (FCCB)

What we do

How does FCCB protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does FCCB collect my personal information?

We collect your personal information, for example, when you

- Open an account or use your debit card
- Pay your bills or apply for a loan
- Make deposits or withdrawals from your account

We also collect personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *First Citizens Community Bank does not share with our affiliates.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies

- *First Citizens Community Bank does not share with non-affiliates so they can market to you.*

Joint Marketing

A formal agreement between non-affiliated financial companies that together market products or services to you.

- *First Citizens Community Bank doesn't jointly market.*

Other important information