



## **WE CAN'T WAIT TO WELCOME YOU TO THE FIRST CITIZENS FAMILY**

### *A Guide for Business Accounts*

**November 1, 2017**

The transition of the State College branch of S&T Bank to First Citizens Community Bank will be effective December 8, 2017. The information enclosed in this booklet is intended to be a guide for understanding our products and services. If you have additional questions or concerns, please contact your State College office at 814-231-8010 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. At our core is high-touch, convenient and error-free service delivered by employees who are passionate about their customers. The employees of the State College branch embrace this philosophy and will continue to make your needs their priority.

We look forward to getting to know you and appreciate the opportunity to serve you and your family.

Randall E. Black  
*CEO & President*

***First Citizens Community Bank...Where Your Success Is Our Mission***

Member FDIC – Equal Housing Lender

**ABOUT THIS DOCUMENT**

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

**WHAT WILL HAPPEN ON THE CONVERSION DATE?**

On the conversion date, Friday December 8, 2017, the Beaver Avenue State College office of S&T Bank will close at 2:00 p.m. Customers who currently have a debit card with S&T Bank will be provided with First Citizens cards in advance of the transfer date. Please continue to use your S&T Bank debit card for purchases and to access funds at any ATM through Thursday, December 7, 2017. Begin using your First Citizens card on Friday December 8, 2017. (Please refer to page 5 for more details.)

**PRODUCT INFORMATION**

Loans and Certificates of Deposit will not change until their maturity date. There may be some changes to your other accounts, which can be found on pages 3 through 5. To make the conversion as easy as possible for you, we've included a Product Conversion Guide. Simply find your current S&T Bank account and the FCCB account to which it will be converted with its key features listed next to it.

Basic Business Checking, Business Analysis Checking, IOLTA Interest Checking, Cash Management, Money Market Accounts.....Page 3  
 Business Select Money Market, State and Political Money Market Investor, Rate Tracker, Statement Savings, Certificate of Deposit, Overdraft Privilege.....Page 3  
 Current Deposit Rates for Interest-Bearing Deposits.....Page 4  
 Visa Debit Card, Online Banking, Online Bill Payment, Mobile Banking, E-Statements, Bank-by-Phone.....Page 5  
 Merchant Card Services, Remote Deposit Capture, Credit Cards.....Page 5  
 Truth in Savings Disclosure.....Page 6  
 Commonly Asked Questions and Answers.....Pages 7-8  
 Your Ability to Withdraw Funds, Loan Payment Processing Disclosure.....Page 9  
 Fee Schedule and Privacy Policy.....Pages 10-11  
 Terms and Conditions.....Separate Insert

<b>Office Hours</b>		
<i>141 West Beaver Avenue</i>		
Monday	9:00 AM	4:00 PM
Tuesday	9:00 AM	4:00 PM
Wednesday	9:00 AM	4:00 PM
Thursday	9:00 AM	4:00 PM
Friday	9:00 AM	4:00 PM
Saturday	Closed	
Sunday	Closed	



## PRODUCT CONVERSION GUIDE

If you currently have	Your account will become	Interest	Account Features and Benefits
Basic Business Checking	Basic Business Checking	None	No minimum balance 500 free items, over 500 \$0.50 per item Monthly statement with check images
Business Analysis Checking	Analysis Checking	If you have this account, you will receive a separate letter.	
IOLTA Interest Checking	First Citizens IOLTA Interest Checking	If you have this account, you will receive a separate letter.	
Cash Management Account & Money Market Account	Business Money Market Investor	*Tiered interest on all balances is compounded and credited monthly at statement date.	\$10 fee/mo. if minimum balance not met \$1,000 daily minimum balance requirement to avoid fee. Or, maintain \$10,000 in total deposits or \$25,000 in total loans. Monthly statement with check images ATM accessible and no fee for using a non-FCCB ATM **Excessive transaction fees apply
Business Select Money Market	FC Business Select	If you have this account, you will receive a separate letter.	
State and Political Money Market Investor	First Citizens State & Political Money Market Investor	*Tiered interest on all balances is compounded and credited monthly at statement date.	\$10 fee/mo. if minimum balance not met \$1,000 daily minimum balance requirement Statements are delivered monthly **Excessive transaction fees apply
Rate Tracker	Private Client Money Market	*Tiered interest on all balances is compounded and credited monthly at statement date.	Minimum daily balance of \$10,000 \$15 fee/mo. if minimum balance not met ATM accessible and no fee for using a non-FCCB ATM Statements are delivered monthly **Excessive transaction fees apply
Statement Savings	Regular Savings	*Tiered interest on balances above \$200 is compounded and credited monthly at statement date.	\$200 minimum daily balance \$3 fee/monthly if minimum balance not met ATM accessible and no fee for using a non-FCCB ATM Quarterly statement (monthly if any automatic deposit/withdrawals or ATM usage) **Excessive transaction fees apply
Certificate of Deposit	Certificate of Deposit	The terms and conditions of your existing S&T CD will be met. However, your current CD will not automatically renew. Upon maturity, we ask that you visit your local office to rewrite your CD under First Citizens terms and conditions.	
Overdraft Privilege	Overdraft Privilege services are no longer available for business checking accounts.		

\*Please see page 6 for product 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. \$100 minimum transaction amount on deposits and withdrawals.

## CURRENT DEPOSIT RATES FOR INTEREST-BEARING DEPOSITS

Product	Minimum Balance to Earn APY	Current Interest Rate	Annual Percentage Yield*
<b>State &amp; Political Money Market Investor</b>			
<i>Tier 1</i>	\$0.01	0.05%	0.05%
<i>Tier 2</i>	\$5,000	0.05%	0.05%
<i>Tier 3</i>	\$10,000	0.10%	0.10%
<i>Tier 4</i>	\$50,000	0.15%	0.15%
<i>Tier 5</i>	\$100,000	0.20%	0.20%
<b>Private Client Money Market</b>			
<i>Tier 1</i>	\$0.01	0.25%	0.25%
<i>Tier 2</i>	\$10,000+	0.95%	0.95%
<b>FCCB Regular Savings</b>			
<i>Tier 1</i>	\$200	0.05%	0.05%
<i>Tier 2</i>	\$10,000	0.075%	0.075%
<i>Tier 3</i>	\$100,000	0.10%	0.10%
<b>Business Money Market Investor</b>			
<i>Tier 1</i>	\$0.01	0.05%	0.05%
<i>Tier 2</i>	\$5,000	0.05%	0.05%
<i>Tier 3</i>	\$10,000	0.075%	0.075%
<i>Tier 4</i>	\$50,000	0.10%	0.10%
<i>Tier 5</i>	\$100,000	0.15%	0.15%
<p>*The APY assumes interest will remain on deposit until withdrawn. A withdrawal will reduce earnings. The annual percentage yield (APY) is effective as of 10/30/17. Rates are subject to change. Fees may reduce earnings.            Visit <a href="http://www.firstcitizensbank.com">www.firstcitizensbank.com</a> for current rates. Member FDIC</p>			

## OTHER SERVICES

If you currently have	Your account will become		Account Features and Benefits
<p style="text-align: center;"><b>Visa Debit Card</b></p>	<p>You will receive your new FCCB Debit MasterCard in late November. Please use your existing S&amp;T Visa Card through December 7, 2017. Activate and begin using your new First Citizens debit card on Friday, December 8, 2017. Please note, between the dates of December 8, 2017 and December 11, 2017 temporary limits for ATM withdrawals and point of sale purchases will be in effect. The limit for each is \$500 per day, per card. You will receive a separate communication with more details in the following weeks.</p>		<p>No annual fee                      Daily purchase limit of \$1,000. If S&amp;T Bank has previously approved you for a higher limit, that limit will apply after conversion.                      Free ATM transactions anywhere, including any Sheetz location!                      Withdraw Cash at all ATMs up to \$500 per calendar day per card or available balance whichever is less. If S&amp;T Bank has previously approved you for a higher limit, that limit will apply after conversion.                      Deposits not accepted at ATM's not owned by First Citizens                      Transfer funds between accounts accessible through your debit card at the ATM                      Lines of credit tied to your checking account are accessible by ATM                      Verify balances</p>
<p style="text-align: center;"><b>Online Banking</b></p>	<p style="text-align: center;"><b>NetTeller Online Banking</b></p>	<p style="text-align: center;"><b>Available Monday December 11, 2017. A separate communication will be sent to all online banking and mobile banking customers prior to the conversion to communicate cutoff times, enrollment procedures, and other important details.</b></p>	<p>Free of charge at <a href="http://www.firstcitizensbank.com">www.firstcitizensbank.com</a>                      Available 24 hours a day, seven days a week                      Transfer funds between FCCB accounts, including loan payments and transfers from lines of credit                      Verify balances, view cleared checks                      User guides are available at <a href="http://www.firstcitizensbank.com">www.firstcitizensbank.com</a>  <b>Bank to Bank transfers are no longer available</b></p>
<p style="text-align: center;"><b>Online Banking with Bill Payment</b></p>	<p style="text-align: center;"><b>NetTeller Online Bill Payment</b></p>		<p>Free of charge                      Unlimited Bill Payments                      Same day and overnight bill payment options are not available</p>
<p style="text-align: center;"><b>Mobile Banking</b></p>	<p style="text-align: center;"><b>Mobile Banking</b></p>		<p>Free of charge                      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                      Enjoy convenient features: view account balances, transfer funds, pay bills, find branch locations and hours, make FCCB loan payments</p>
<p style="text-align: center;"><b>E-Statements</b></p>	<p style="text-align: center;"><b>E-Statements</b></p>		<p>Your S&amp;T e-statement history will not convert. <b>Please print or save your past e-statements from S&amp;T.</b>                      Please visit <a href="http://www.firstcitizensbank.com/e-statements">www.firstcitizensbank.com/e-statements</a> to enroll.</p>
<p style="text-align: center;"><b>24 Hour Bank By Phone</b>                      1-888-457-3262</p>		<p style="text-align: center;"><b>Available Monday December 11, 2017.</b></p>	<p>Free of charge                      First time users will use the last four digits of their Social Security Number as their Personal Identification Number (PIN). (You will be asked to personalize your PIN the first time you use Bank-By-Phone.)                      24/7 access to account balances and transaction history                      Make transfers between accounts, initiate loan payments from FCCB checking or savings, and report a lost or stolen First Citizens Visa MasterCard</p>
<p style="text-align: center;"><b>Merchant Card Services</b></p>	<p>Please notify your merchant card provider that effective December 11, 2017 they should begin sending your merchant card deposits to the routing and transit number for First Citizens Community Bank, which is 031309589 in order for your direct deposit to go into your new First Citizens checking account.</p>		
<p style="text-align: center;"><b>Remote Deposit Capture</b></p>	<p style="text-align: center;">If you have this account, you will receive a separate letter.</p>		
<p style="text-align: center;"><b>S&amp;T Credit Card</b></p>	<p>There are no changes to your credit card account at this time. Payments for S&amp;T credit cards will not be accepted at the State College office after December 8, 2017. If you would like a First Citizens credit card, please visit our website at <a href="http://FirstCitizensBank.com">FirstCitizensBank.com</a> or contact your local FCCB office.</p>		

## TRUTH-IN-SAVINGS DISCLOSURE

### BASIC BUSINESS CHECKING

**Minimum balance to open the account-** \$250

**Activity Fee-** Up to 500 free items processed per month free, \$0.50 per item above 500

### BUSINESS MONEY MARKET INVESTOR ACCOUNT

**Minimum balance to open the account -** \$2,500.00

**Minimum balance to avoid the imposition of fees –** A \$10.00 fee per month will be assessed to your account if the balance falls below \$1,000.00 any day during the statement period or relationship of \$10,000 in total deposits or \$25,000 in total loans (including mortgages).

**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 –** At our discretion, we may change your interest rate and Annual Percentage Yield (APY) 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 statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

**Fees –** An of \$10 will be charged for each withdrawal in excess of the six (6) per month.

### FIRST CITIZENS STATE & POLITICAL MONEY MARKET INVESTOR

**Minimum balance to open the account -** \$2,500.00

**Minimum balance to avoid the imposition of fees –** A \$10.00 fee per month will be assessed to your account if the balance falls below \$1,000.00 any day during the statement period or relationship of \$10,000 in total deposits or \$25,000 in total loans (including mortgages).

**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 –** At our discretion, we may change your interest rate and Annual Percentage Yield (APY) 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 statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

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

### PRIVATE CLIENT MONEY MARKET

**Minimum balance to open the account -** \$50.00

**Minimum balance to avoid the imposition of fees –** A \$15.00 fee per month will be assessed to your account if the balance falls below \$10,000.00 any day during the statement.

**Interest Rate Tiers -** \$0.01 - \$9,999; \$10,000+

**Rate information and determination –** At our discretion, we may change your interest rate and Annual Percentage Yield (APY) as often as weekly. Interest is paid on all balances.

**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).

**Transaction Limitations –** During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

### FCCB REGULAR SAVINGS ACCOUNT

**Minimum balance to open the account -** \$25.00

**Minimum balance to avoid the imposition of fees –** A \$3.00 fee will be assessed every month if the balance falls below \$200.00 any day during the cycle.

**Interest Rate Tiers -** \$200 - \$9,999; \$10,000 - \$99,999; \$100,000+

**Rate information and determination –** At our discretion, we may change your interest rate and Annual Percentage Yield (APY) as often as weekly.

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

**Compounding & Crediting frequency –** Interest compounded and credited to your account quarterly.

**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 calendar month, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

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

## COMMONLY ASKED QUESTIONS AND ANSWERS

### Checking and Savings Accounts:

Q. Will my checking account or Money Market account number change? Will I receive new checks?

A. Your account number will not change; however, you will receive new First Citizens checks using the same account number prior to conversion in order to update the routing and transit number.

Q. Do I have to worry about outstanding checks that have not been processed?

A. No, outstanding checks will be processed for sixty days. After sixty days, S&T will return your checks to the depositing financial institution.

Q. When will I receive my bank statement?

A. You will receive your FCCB statement as close as possible to your current S&T statement date. After conversion, you will receive your final statement from S&T, which will include transactions through close of business on the conversion date.

Q. How will my overdraft protection (line of credit) be affected?

A. Your interest rate will remain the same. You will be notified separately if there are any changes to your account.

Q. Will my savings account number change?

A. No, your account number will not change. Please see Direct Deposit/Debit Q&A in *Other Services*.

### Online Banking Services

Q. Will my payees and scheduled payments convert over to FCCB?

A. No. You will receive a separate communication prior to the conversion 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 S&T accounts will continue to be processed by First Citizens. If you have an automatic transfer in or out of your account that is originated by another financial institution or government agency, this institution will be notified of your new routing and transit number and these transfers will continue as well. If you have established a recurring transfer via online banking to pay on a loan or make a deposit to another S&T account, you will need to set up this transfer again once you sign up for NetTeller Online Banking at First Citizens. In addition, the option for you to create Bank to Bank transfers using online banking will no longer be available.

### Certificates of Deposit (CD)

Q. Will my account number change?

A. No, your account number will not change. You will receive a quarterly statement 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 matures?

A. You will receive a maturity notification approximately 14 days prior to maturity. Your CD will be converted as a non-renewable CD and therefore we ask that you stop in your local office to rewrite your CD under First Citizens terms and conditions.

Q. What are the penalties for early withdrawal for regular CD?

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 S&T bank.

### Lines of Credit

Q. Will my line of credit remain the same?

A. Your interest rate and terms will remain the same. If your account number will be changing, you will be notified via a separate letter.

Q. Will I receive a new loan coupon book?

A. If you currently have a loan coupon book, a new one will be supplied prior to the conversion.

### ATM and Debit and Credit 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 a PIN will be included with your card.

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

A. Please, continue to use your S&T Bank VISA Debit Card through Thursday, December 7, 2017. Beginning Friday, December 8, 2017, you can begin using your new First Citizens Debit MasterCard. Please note, between the dates of December 8, 2017 and December 11, 2017 temporary limits for ATM withdrawals and point of sale purchases will be in effect. The limit for each is \$500 per day, per card. You will receive a separate communication with more details in the following weeks.

Q. Will I still be able to make deposits at ATMs not owned by FCCB?

A. No, FCCB does not participate in this program. This service will be discontinued on the conversion date.

Q. Which bank will issue my 1099 and 1098 information for 2017?

A. S&T Bank will provide tax forms for reportable interest through December 10, 2017, and FCCB will provide tax forms for reportable interest through the rest of the 2017 tax year.

Q. Will I be receiving a new credit card?

A. No, your credit card will remain with S&T Bank; however, if you wish to apply for a First Citizens credit card, please visit our website [FirstCitizensBank.com](http://FirstCitizensBank.com).

### Other Services

Q. My Social Security (or payroll) check is direct deposited. Will this continue?

A. All direct deposit and/or payment arrangement services will continue to be received by S&T Bank for sixty days. S&T Bank will automatically send notification of your new Routing & Transit number (031309589) to the originating companies. However, to ensure the changes are made, you may notify your employer, the Social Security Administration, other financial institutions and/or any other companies or agencies currently originating direct deposits to your account of the change in Routing & 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. Please have your account number and new Routing & Transit number 031309589, when making this call.

Q. Will my third-party payment service continue? (ie: Utility payments, automobile payments, etc.)

A. If you currently have payments for utilities, auto loans, etc. automatically deducted from your S&T Deposit accounts, S&T will automatically send notification of your new Routing and Transit number (031309589) to the originating companies. However, to ensure the change is made, feel free to notify your provider with the new Routing and Transit number after conversion then confirm the deduction from your account using NetTeller internet banking, Bank-by-Phone (800-457-3262) or by calling 800-326-9486. If you used your debit card information to set-up a payment, you will need to provide the service provider with your new FCCB Debit Card information.

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 *or* 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 6-months from the date of the merger. CD's assumed by another institution continue to be separately insured until the earliest maturity date. CD's that mature during the 6-month period and the customer establishes a new FCCB CD for the same term in the same dollar amount (either with or without accrued interest) will be separately insured until the first maturity date after the 6-month period. CD's that mature during the 6-month period and are renewed, or not renewed and become demand deposits, will be separately insured until the end of the 6-month period. At the end of 6 months after conversion, former S&T Bank deposits, 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 FIRST CITIZENS COMMUNITY BANK**

*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 to be 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 First Citizens Community Bank owned ATM's 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 First Citizens Community Bank 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 First Citizens Community Bank 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. Your loan account number may change. If your number will change, you will be notified in a separate mailing. If you have any questions, please feel free to call 1-800-326-9486.

## 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
Amortization Schedule	No Fee for customers, \$5 for non-customers
ATM Fees	
non-customer surcharge	\$2.50
customer use of non-FCCB ATM	\$2.00
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	No Fee for customers, \$10 for non-customers*
Deposited Item Returned	\$10
Dormant Account Fee ( <i>fee charged after 24 months of inactivity</i> )	\$5.00/month
Draft Collections	\$30 per item
Duplicate 1098/1099	\$2
Fax – Incoming & Outgoing	\$1 per page
Foreign Currency Exchange (\$10 fee waived for Canadian 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
Loan Payoff Letter	\$25
Minimum Balance to Open a Checking	\$50
MMI/Savings – Excess Withdrawal Fee	\$10/item over 6 items per month
New York Check Protests	\$30
Night Deposit Bags with Key	\$25
Night Deposit Key to Outside Deposit Box	\$5 Refundable
Overdraft – Paid/Return Item Fee	\$35/item

SERVICE	FEE	
Overdraft Protection & Ready Money Annual Fee	\$25	
Overdraft Protection Annual Fee for Gold Club Members	\$15	
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	
Safe Deposit Boxes Rental Fees	<b>Northern Region</b>	<b>South Central Region</b>
2x5, 3x5, 5x5	\$30/year	\$25/year
3 x 10, 3x11	\$40/year	\$40
5 x 10, 5x11	\$50/year	\$45
10x10	\$100/year	\$90
Late Payment Fee ( <i>after 30 days</i> )	\$10	\$10
Inventory	\$25/hr., Minimum	\$25/hr., Minimum
Key Replacement Fee	\$25	\$25
Drill and replace locks	\$10	\$10
	\$100 plus cost of lock	\$100 plus cost of lock
Signature Guarantee	\$10	
Business Account Statements on CD – up to 3 accounts	\$12 for monthly CD or \$25 for annual CD	
Stop Payment – ( <i>including NetTeller initiated stop payments</i> )	\$35/item	
Sweep & Overdraft Protection Transfers ( <i>Including overdraft protection transfers from a HELOC</i> )	\$5	
Tax Bill Copy	At cost as billed (\$5 - \$10)	
Travel Expense for Court Appearance	\$25/day plus costs	
Wire Transfer Fee ( <i>Customers Only</i> )	Incoming - \$15   Outgoing - \$30 (Domestic) & \$50 (International)	
* Refundable if become a customer within 90 days.		

# THE FIRST CITIZENS PRIVACY POLICY

Rev. 06/2012

Page 2

## FACTS

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

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income.</li> <li>■ Account balances and payment history.</li> <li>■ Credit history and credit scores.</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 800-326-9486 or go to [www.firstcitizensbank.com](http://www.firstcitizensbank.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	First Citizens Community Bank (FCCB)
<b>What we do</b>	
<b>How does FCCB protect my personal information?</b>	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.
<b>How does FCCB collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or use your debit card</li> <li>■ pay your bills or apply for a loan</li> <li>■ make deposits or withdrawals from your account</li> </ul> <p>We also collect personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Citizens Community Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Citizens Community Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>First Citizens Community Bank doesn't jointly market.</i></li> </ul>
<b>Other important information</b>	