

We Look Forward to Meeting You!

The conversion date for the State College office of S&T Bank to become First Citizens Community Bank is right around the corner on December 8, 2017. The information below is being provided to help ensure a smooth transition for using your debit card.

When will I receive my new Cards

- You will receive your new First Citizens Debit MasterCard (Consumers) or First Citizens Business Advantage debit card (Businesses) shortly after November 24, 2017.
- If you do not receive your card by December 4, 2017, contact the State College office.

When to begin using your FCCB debit card

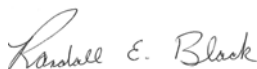
- Your S&T Visa debit card will become inactive on Friday, December 8, 2017.
- Please activate your new First Citizens card on that date by calling the number that will be listed on the sticker of your new card. **This call must be made from your primary phone number.** (To confirm your primary phone number, you can contact the State College Office at 814-231-8010.)
- You will also be prompted to select a PIN (Personal Identification Number) when you activate the card.
- Between the dates of December 8th and December 11th, temporary limits for ATM withdrawals and point of sale purchases will be in effect. The limits for each is \$500 per day, per card.
- Our standard daily limits, \$500 for ATM withdrawals and \$1,000 for point of sale purchases (with PIN and/or signature), will take effect on December 12, 2017. If you currently have higher limits established at S&T Bank, First Citizens will honor those limits.
- The ability to make deposits at non-First Citizens ATM is no longer available. If making a deposit somewhere other than the branch is important to you, please contact your State College Office to sign up for Mobile Deposits.

Notify Any Service Provider who is automatically charging your Debit Card

- If you have provided a service provider with your debit card so it can be automatically charged for services, please contact that provider with your new card number to ensure no disruption in service.

If you have any questions, please contact the S&T Bank State College office at (814)-231-8010.

Sincerely,



Randall E. Black
CEO and President