

FIRST COMMONWEALTH FEDERAL CREDIT UNION
“BENEFIT CHECKING” REWARDS PROGRAM TERMS & CONDITIONS

PROGRAM ELIGIBILITY: The “Benefit Checking” Rewards Program is open to all First Commonwealth members 18 years or older with a “Benefit Checking” account whose overall relationship is in good standing. “In good standing” as it relates to this program excludes members who are 30 or more days delinquent on any account, loan, and/or credit card with First Commonwealth, in charge-off status, in bankruptcy, or in collections on a First Commonwealth account. Business, Estate, Trust, and Club/Association Accounts are not eligible for a Benefit Checking account, and not eligible to participate in this Rewards Program.

HOW YOUR BENEFIT CHECKING SCORE IS CALCULATED: Points are earned for personal accounts and services, and the activity conducted through those accounts. Points for First Commonwealth accounts are assigned to the primary accountholder only. Activity must post to your account by 11:59 p.m. Eastern Time on the last day of the month to count toward your “Benefit Checking Score” for the scoring period. Points are calculated based on when the data is run, which is at the end of the month. For example, if you pay off a loan in the middle of the month, you will no longer have that loan when the data is run and will not score a point for that loan. **Points earned in each product or service category can only be earned once per category per scoring period.** For example, if you have 3 Auto Loans, you will only receive 1 point.

Share Balances	>/=	<	Points
	-	\$100	0
	\$100	\$10,000	1
	\$10,000	\$50,000	2
	\$50,000	\$100,000	3
	\$100,000	∞	4
Loans (Direct only)			Points
Auto / Motorcycle / RV / Boat*			1
Home Equity Loan			2
Mortgage			3
Other Consumer**			1
Card Activity	>/=	<	Points
Debit Card Transactions	0	-	0
	1	20	1
	20	∞	2
Credit Card Transactions	1	10	1
	10	20	2
	20	∞	3
Digital Banking			Points
Active Digital Banking			1
e-Statements			1
Mobile Check Deposit			1
Automated Banking			Points
Direct Deposit (>/= \$500/mo.)			2
Automated Loan Payment			1
ACH Transaction			1
Investment Services			Points
Active Relationship			2
Tenure	>/=	<	Points
Years of Membership	5	10	1
	10	20	2
	20	∞	3

>/= is “Greater Than or Equal to” < is “Less Than”

*To earn a point for this product, loans must be originated directly from First Commonwealth. Auto Loans obtained through an indirect, third-party preferred dealer partner not eligible.

**Personal loan, Powersport loan.

POSTING OF CASH BACK: Your Cash Back will post to your Benefit Checking account on or before the 5th day of the month following the scoring period. In the case where a member has multiple accounts, Cash Back will be posted to the earliest established Benefit Checking account. There will be up to three (3) separate posts, one for each of the incentive categories: Debit Card Transactions, Loan Payments, and Certificates Balances.

BENEFIT CHECKING AWARDS STRUCTURE: Members with a “Benefit Checking Score” of at least 1 point are eligible for “Belong” tier benefits, members with a “Benefit Checking Score” of at least 8 points are eligible for “Grow” tier benefits, and members with a “Benefit Checking Score” of at least 14 points are eligible for “Thrive” tier benefits. Your “Benefit Checking Score” is calculated on the last day of each month. Points reset to zero (0) at the beginning of each month.

	BELONG	GROW	THRIVE
Points Requirement	1 – 7 points	8 – 13 points	14 or more points
Debit Card Transactions¹	\$0.50 per 10 transactions	\$0.75 per 10 transactions	\$1.00 per 10 transactions
Loan Payment Bonus²	0.50% of payment	0.75% of loan payment	1.00% of loan payment
Certificate Balance Bonus³	\$0.50 per \$10,000	\$0.75 per \$10,000	\$1.00 per \$10,000

¹Qualified Debit Card Transactions must post to the account by the last day of the month. You must reach an increment of 10 transactions to receive the full bonus. The following transactions are not included in the calculation of the increments of 10 transactions:

- Transactions less than \$10
- Transactions related to online gambling
- ATM transactions

First Commonwealth also reserves the right to determine which other transactions may be excluded. Reward limited to 100 Qualified Transactions. A monthly maximum of \$10 can be earned for Debit Card Transactions.

²Cash back calculated based on the sum of all payments made on closed end loans and lines of credit with balances. Mortgage payments and courtesy repayment loans are not included in calculation for loan payments. A monthly maximum of \$20 can be earned for the Loan Payment Bonus. In addition, any amount paid in excess (additional principle) of the monthly amount due pursuant to the loan agreement/payment plan will not be included in the calculation of loan payments.

³Cash Back calculated based on the sum of all open Certificates. IRA Certificates are not included in the calculation. A monthly maximum of \$20 can be earned for the Certificate Balance Bonus.

MORE INFORMATION: By opening a Benefit Checking account, you are agreeing to the Terms and Conditions outlined here within this document. These Terms and Conditions may be revised with or without prior notice to you. These Terms and Conditions shall apply in conjunction with all components outlined in the Membership Agreement. In addition, First Commonwealth reserves its right to alter, suspend and/or terminate this Rewards Program at any time, with or without prior written notice to its members.

GLOSSARY:

Scoring Period: The time in which points are calculated correspond to the prior calendar month.

Share Balances: Includes balances in Savings, Checking, Money Market, and Certificates. Does not include any balances associated with First Commonwealth Investment Services, IRAs or HSAs.

Debit Card Transactions: Excludes ATM transactions. If you have more than one checking account and debit card, transactions from all cards will count toward the monthly transactions. Note that the debit card transaction is only counted in the month that the transaction is posted to your account. For example, if you make a transaction on April 30, and the transaction is debited from your account on May 2, it will count as a transaction in May.

Credit Card Transaction: Includes purchase transactions only. Excludes balance transfers, cash advances and credits/refunds. If you have more than one First Commonwealth credit card, transactions from all cards will count toward the monthly transactions. Note that the credit card transaction is counted in the month that the transaction is posted to your account. For example, if you make a transaction on April 30, and the transaction is posted to your account on May 2, it will count as a transaction in May.

Active Digital Banking: To qualify, member must login to Digital Banking at least once during the scoring period.

E-Statements: To earn a point in the category, **all** accounts owned by the member must be enrolled in e-statements. If a member has multiple accounts, but not all accounts are enrolled, the member will not receive a point in this category.

Mobile Check Deposit: Check deposited to a Benefit Checking account through the Mobile Check Deposit feature within the First Commonwealth Digital Banking mobile app.

Direct Deposit: To earn points, a minimum of \$500 must be direct deposited into your Benefit Checking account during the scoring period.

Automated Loan Payment: Any payment made to a First Commonwealth Federal Credit Union loan from a First Commonwealth Federal Credit Union deposit account.

ACH Transaction: Any automated debit or credit transaction.

Investment Services: Member with an active relationship and Assets Under Management by First Commonwealth Investment Services*.

Tenure: Member will earn points based on the month and year their membership was established.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.