



CASHBACK CHECKING REWARDS PROGRAM TERMS AND CONDITIONS

PROGRAM ELIGIBILITY: The Cashback Checking Rewards Program is open to all First Commonwealth Federal Credit Union (First Commonwealth) members 18 years or older with a “Cashback Checking” account whose overall relationship is in good standing. “In good standing” as it relates to this program excludes members who are 15 or more days delinquent or negative in balance on any account, loan, and/or credit card with First Commonwealth; or 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 Cashback Checking account and are not eligible to participate in this Rewards Program.

Monthly Tier 1 Qualification Criteria:

- Open Cashback Checking account present
- 1-24 Debit or Credit Card transactions

Monthly Tier 2 Qualification Criteria:

- Open Cashback Checking account present
- 25-45 Debit or Credit Card transactions
- Direct Deposit on account of \$500+
- Enrolled in eStatements

Monthly Tier 3 Qualification Criteria:

- Open Checking account present
- 46+ Debit or Credit Card transactions
- Direct Deposit on account of \$1,000+
- Enrolled in eStatements
- Average Share Balance of \$1,000.00+/month
- Active Digital Banking
- Active Home Equity, Mortgage, Auto, Or Personal Loan

POSTING OF CASH BACK: Your cash back will post to your Cashback Checking account on or before the 5th day of the month following the scoring period. In the case where a member has multiple accounts, the cash back will be posted to the earliest established Cashback Checking account.

Qualified Debit/Credit Card Transactions must post to the account by the last day of the month. The following transactions are not included as a Debit/Credit Card transaction:

- Transactions less than \$10
- Transactions related to online gambling
- ATM transactions
- Fraudulent transactions or transactions that are subject to a refund, credit or dispute.

A monthly maximum of \$30 can be earned for Debit/Credit Card transactions. First Commonwealth reserves the right to retroactively correct errors made in Cashback Checking rewards. We also reserve the right to determine which other transactions may be excluded.



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A monthly maximum of \$20 can be earned for the Loan Payment Bonus. Cash back calculated is based on the sum of all payments made on closed end loans and lines of credit with balances (indirect dealer loans are not eligible for qualification purposes). Mortgage loans may be used to determine eligibility for Tier 3 rewards however, Mortgage payments and Courtesy Pay repayment loans are not included in the calculation for loan payments. In addition, any amount paid in excess (additional principle) of the monthly payment amount due pursuant to the loan agreement/payment plan will not be included in the calculation of loan payments.

Individuals in each tier are eligible to earn up to \$50.00 per month in total cash back rewards. This total is split between the cash back on purchases (\$30.00 per month limit), and the cash back earned from loan payments (\$20.00 per month limit). Eligible tiers earn cash back at the following rates:

Tier 1:

- Cash back earned on purchases: \$0.60/per 10 transactions.
- Cash back earned from loan payments: 0.60% of payment amount.

Tier 2:

- Cash back earned on purchases: \$0.85/per 10 transactions.
- Cash back earned from loan payments: 0.85% of payment amount.

Tier 3:

- Cash back earned on purchases: \$1.25/per 10 transactions.
- Cash back earned from loan payments: 1.25% of payment amount.

TAX LIABILITY: Cash back rewards may be subject to federal, state or local income tax. Determination and payment of any tax liability regarding Cashback Rewards are your sole responsibility. Please consult your tax advisor concerning tax consequences related to this Rewards Program.

MORE INFORMATION: By opening a Cashback Checking account and using the account, you are agreeing to the Terms and Conditions outlined within this document. This Rewards Program is offered at the sole discretion of First Commonwealth. These Terms and Conditions may be revised with or without prior notice to you except where required by law. These Terms and Conditions shall apply in conjunction with all components outlined in your Membership and Account Agreement and applicable account disclosures. In addition, First Commonwealth reserves its right to alter, suspend and/or terminate this Cashback Checking Rewards Program, in whole or in part, at any time, with or without prior written notice to its members.



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GLOSSARY:

Scoring Period: The time in which qualifications are calculated corresponds to the prior calendar month.

Share Balances: Includes balances in Savings, Checking, and Money Market. Does not include any balances associated with First Commonwealth Investment Services, Certificates, 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 qualify, all accounts owned by the member must be enrolled in eStatements.

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

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