



Customer Information: First Commonwealth Bank's Posting Order

The posting order we use determines what is subtracted from your account first and last each day and the order you'll see the items on your statement. Because transactions are made in many different ways and we receive them at different times, we group transactions in categories to process them in an organized and consistent order.

Transactions may not post in the order you conducted them as First Commonwealth Bank does not control when merchants submit transactions for payment. The transactions will post to your account in the order the merchants present them to us for settlement.

In the normal course of business, we generally pay items as follows, per the bank's policy:

Posting Order	Category	How They're Processed
1	Deposits made to your account	
2	Electronic point-of-sale and ATM transactions	Smallest to largest order
3	Transactions executed by a teller at a FCB location (including cashed checks)	Check number order (if available) then smallest to largest
4	Automated Clearing House (ACH) debits and Online banking debits	Smallest to largest order
5	Checks	Check number order

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 be aware that the order we pay your items in may create multiple overdraft items in a single banking day and you will be charged our overdraft fee of \$35 for each overdraft item paid.