



I. Deposit Account Agreement

As used herein the terms "we", "us" and "our" refer to S&T Bank and the terms "you" and "your" refer to the depositor (whether joint or individual). This agreement shall govern your account as reflected on the deposit account signature card, under "type of account." This deposit account agreement applies to both business and consumer customers. However, certain disclosures apply solely to consumer accounts such as the "Truth in Savings Disclosure" and "Electronic Fund Transfers Disclosure" found herein. A consumer is defined as a natural person who holds an account for personal, family or household purposes. S&T reserves the right to update this agreement at any time. The current agreement is on the Bank's website. Your agreement includes the deposit account signature card(s), and is subject to all applicable state and federal laws, as well as the following rules:

1. Deposits

You understand that we receive all items except cash, as a collecting Bank and we may handle the collection of any such item in accordance with our usual practices as described in the Funds Availability Policy Disclosure found in this booklet. You understand that if any item is returned, it will be debited back to your account and we may adjust the interest earned on your account, if any, accordingly. You understand that your account will be subject to our usual service fees. Any item that we accept for deposit or encashment is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

2. Withdrawals

You understand that we may refuse to honor your request to withdraw from your account until we have received final settlement for items deposited. You understand that any withdrawal you make may be subject to a service fee. You agree not to attempt to withdraw more than the amount available to you in your account. You agree not to postdate any check drawn on the account. You agree to hold the Bank harmless for paying stale, postdated or overdraft checks and agree to reimburse us for any loss we might suffer because of such payment made in good faith. We may honor checks drawn against your account by authorized signers, even if the checks are made payable to them, to cash or for deposit to their personal accounts. We have no duty to investigate or question withdrawals or the application of funds.

3. Facsimile Signatures

You authorize S&T Bank to debit your account for all checks, drafts or other orders, for the payment of money, that are drawn on your account, regardless of by whom or what means the facsimile signature(s) may have been affixed.

4. Set Offs

We may charge or set off funds from your account for any direct, indirect and/or acquired obligations that any owner owes us, regardless of the source of the funds in the account to the fullest extent permitted by law. This provision does not apply to IRA or tax-qualified retirement accounts, to consumer credit card obligations or where otherwise prohibited by law.

5. Expenses

You agree that, if the Bank incurs any expense due to an attachment, garnishment or levy upon your account, including, but not limited to, court costs and attorney's fees, you will reimburse the Bank for such expense or we may charge any portion of such expense to your account.

6. Joint Accounts and Custodial Accounts

You acknowledge that if your account is set up as a joint account or custodial account, you are solely responsible and have instructed the Bank as to the proper title of the account and that we assume no responsibility to inform you as to how the creation of such account affects your interests. If you have any questions as to the legal or tax liability effect of such types of accounts, you will consult your own attorney or accountant and you bear the sole responsibility as to the legal effect of the creation and title of the account or how it is maintained with us. You understand that the title/ownership of an account may cause inheritance tax implications upon the death of any of the listed owners of the account.

7. Joint Account

If the account is designated as a joint account, deposits and any additions thereto shall be the property of any person named on the account. We may release the entire amount or any portion in this account to any person named on this account. We may honor checks, withdrawals, orders or requests from any person named on this account. We may, upon receipt of a court order or under other valid legal process, remit funds held in the account to satisfy a judgment or other valid debt incurred by any person named on this account. On a joint account, each party will be held responsible for any overdrafts regardless of whether they signed the item or benefited from the proceeds. One joint account holder cannot remove another from the title of the account. Each joint account holder hereby appoints the other account holder(s) as his or her agent for the purpose of requesting services relating to the account (such as ATM or Debit Cards, online banking, bill payment and telephone access). If your account is a joint account, we can notify one of you and the notice will be effective for all of the account holders. Similarly, one of you can notify us and we will consider it to be notice from both of you. In the event of death of any person named on this account, we may continue to honor checks, withdrawals, orders or requests by any surviving person named on this account. In the event of death of any person named on this account, we may treat the account as the sole property of any surviving person(s) named on this account. In the event this account is designed as a joint account with no survivorship, then upon receipt of notice of the death of any person named on the account, we may freeze the account until we have satisfied ourselves that all legal documents necessary to make payment have been delivered to us, or a court orders us as to the disposition of the account.

8. Trust Accounts

Each trustee of any trust which opens and maintains a deposit account ("Account") with us hereby certifies that it has the power and authority under the applicable trust indenture and applicable law to open and maintain the Account and to enter into transactions and issue instructions with respect to the Account, and that the resolutions or certificate provided to us are true, complete and accurate and consistent with the authority granted under such trust indenture. We may conclusively rely on the authenticity or validity of any resolution or certificate, or any notice, instruction or other communication (collectively, "Notice") received by us from any trustee, including (in the case of multiple trustees) any Notice from one trustee which is binding, or purports to be binding, upon the other trustees, so long as we, acting in good faith, believe the Notice to be genuine. We may, but are not required to, request a copy of the trust indenture from you prior to establishing any Account, or acting upon any Notice from any trustee in connection with the Account, but our receipt and review of any such trust indenture does not in any way limit or otherwise affect our right to conclusively rely upon any Notice from a trustee in the manner set forth above.

Each of the trust and the trustee(s) hereby indemnifies us against, and hold us harmless from, any claims, losses or other liabilities (including attorney's fees) arising out of or related to any actual or alleged improper or unsuitable actions or omissions by us in reliance upon any Notice from a trustee, subject to the limitations set forth above.

9. Multiple Signatures

S&T Bank does not offer accounts on which two (2) or more signatures are required for a check or withdrawal. If you indicate on your checks or other account documents that more than one (1) signature is required for withdrawal, this indication is for your own internal procedures. It is not binding on S&T Bank. We may pay funds from your account if the check, item or other withdrawal instruction is signed or approved by any one of the persons authorized to sign on the account. The Bank is not liable to you if you do this.

10. Custodial and In Trust For Accounts

If you have set up the account as a custodial account, you agree that the account shall be subject to the Transfers to Minor Act of the state where the account is opened. If your account is opened by mail, initiated by an application taken over the phone, over the internet or electronically and S&T Bank has a branch office in your state when your account is opened, this Agreement is also governed by the laws and regulations of that state. If you have deposited money in your own name with a named beneficiary, you can withdraw the money or close the account. When you die, the beneficiary or his or her legal representative can withdraw the balance. We will not release any funds, however, until all legal documents have been delivered to us and a check will be made payable to all beneficiaries.

11. Service Fees and Balance Requirements

You agree to have us deduct from your account such service fees as we may impose. You agree to comply with any minimum balance/deposit requirements we may impose. Refer to the Fee Schedule for more detailed information.

12. Automated Clearing House (ACH)

This agreement is subject to Article 4A of the Uniform Commercial Code—Fund Transfers as adopted in the Commonwealth of Pennsylvania. You agree to be bound by automated clearing house rules. These rules provide that payments made to you are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by ACH, we are not required to give you any notice of the credit.

13. Amendment and Alterations

You agree that we may change the terms of this agreement at any time, and that we will notify you at your address as shown on our records, of any adverse changes affecting your account, at least 30 days in advance of the adverse change. Upon notification of any adverse changes, you agree that the changes will be binding upon yourself. Our ability to change the terms of the agreement include the right to increase or decrease any fees, minimum balance/deposit requirements or any other term or condition to which your account is or may be subject. We have the right to change rates on any variable rate account without prior notice.

14. Closing a Deposit Account

We have the right to close any of your deposit accounts or terminate any service provided in connection with an account, at any time, without advance notice, if we suspect illegal activity. Our decision to close an account or terminate a service will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. We may close the account at any time by giving you advance written notice that we will be closing your account and sending you a check for the collected balance in our possession. In addition, deposit accounts that remain at a zero balance for 60 days, will be closed automatically with no notice provided to the customer.

15. Internet Gambling

As a commercial customer, S&T Bank is required to notify you regarding the requirements of the Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006. The UIGEA prohibits anyone engaged in the business of betting or wagering from knowingly accepting payments connected to unlawful internet gambling. "Unlawful internet gambling" means to place, receive or otherwise knowingly transmit a bet or wager by any means involving the use, at least in part, of the internet, where such bet or wager is unlawful under applicable federal or state law. Under the law, restricted transactions are prohibited from being processed through your account or relationship with S&T Bank. Restricted transactions are those in which a person accepts credit, funds and instruments or other proceeds from another person in connection with unlawful internet gambling. S&T's policy forbids the maintenance of customer accounts involving any internet gambling

transactions. If S&T Bank discovers transactions involving Internet gambling in any account, S&T Bank will close the account upon providing notice.

16. Effective Applicable Laws and Regulations

You agree that any deposit account opened will be subject to all applicable banking laws, clearinghouse regulations, recognized banking practices and customs, the fee schedule, rate sheet and such reasonable rules and regulations that S&T Bank may make from time-to-time governing deposit accounts. You understand that if any of the provisions of this agreement are found to be in violation of, or restricted by any applicable federal, state, or local law, regulation or ordinance, this agreement shall be so construed as to conform with such law, and that the remainder of this agreement shall not be affected by such laws and shall remain in full force and effect.

17. Order of Posting

In the normal course of business, for consumer accounts, we generally pay electronic transactions first, by timestamp, and then checks by serial number. 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 in which we pay your items may create multiple overdraft items in a single banking day, and you will be charged our overdraft fee for each overdraft item paid up to the daily maximum as disclosed in the Fee Schedule.

18. Restrictive Legends

The Bank shall not be liable for payment of any check contrary to a restrictive legend or other limitation contained in or on the check unless the Bank has specifically agreed in writing to the restrictions or limitations.

19. Non-Sufficient Funds

You understand that at S&T Bank's sole discretion, the Bank may permit overdrafts by allowing debit transactions when there are not sufficient funds available in your account. Debit transactions include pre-authorized debits that you have authorized to be automatically taken from your S&T account, checks, Debit Card transactions, including Point-Of-Sale and ATM withdrawals and transactions that you have authorized through any S&T Online Banking services. S&T Bank may charge you an overdraft fee for each debit transaction which overdraws your account if the Bank pays the item(s), up to the daily overdraft fee limit in accordance with the fee schedule. The Bank will make our decision to pay or return an item which overdraws your account without advance notice to you. You agree to pay S&T Bank an overdraft fee and any additional fees, and the amount of any overdraft immediately. You will be charged S&T Bank's standard overdraft fee for each item. Paying an overdraft transaction does not obligate S&T Bank to pay future overdraft transactions. S&T Bank reserves the right to consider overdraft items in any order in which they choose and to change the order in which they post items at any time without prior notice to you. You further agree to hold S&T Bank harmless for any items returned on your account due to a lack of collected funds in your account.

20. Stop Payments

A request must be received at a time and in a manner that gives the Bank reasonable opportunity to act on it before the item is paid. To do so, you must advise us of your account number, the date, check number, exact amount of the check and the name of the payee, if applicable. We will confirm your request by mail and you will verify all information and notify us immediately at 800.325.2265 if there are any discrepancies. Stop payment requests are valid for six months whether written, oral or electronic. An item on which a stop payment was placed will be properly payable after the expiration of a stop payment order. You understand that we may accept the stop payment order or cancellation from any person who is authorized to draw checks against the account, regardless of who signed the check. Stop payment requests pertaining to certain electronic entries that are provided orally will expire in 14 days unless you provide us with a written request prior to that date. You will be charged a fee for any stop payment request. You agree to hold the Bank harmless and indemnify us for any and all expenses and liability which we might incur if we pay an item upon which you have requested a stop payment, provided that we have exercised ordinary care. You also agree that if we return any other item drawn by you, due to nonsufficient funds in which the situation is caused because we have paid an item upon which you had requested a stop payment, we will not be liable for such action.

21. Statements

S&T Bank sends statements for all accounts with the exception of Passbook Accounts, My Choice, Holiday Club and Time Deposits. Your statement will be sent monthly, quarterly, semiannually or annually, depending on the type of account and services you have with us. You understand that we will provide you with a periodic statement showing your account activity. You agree to promptly examine your statement and to notify us of any discrepancies, including but not limited to, forgeries, improper endorsements, improper charges or statement not received, within fourteen (14) days after we mail the statement to you or seven (7) days after we have notified you that your statement is available for viewing via email. If you fail to notify us of any discrepancies, any claim you have against us will be waived. If the statement has been returned to us because you have failed to claim it or if you have failed to provide us with your correct/proper mailing address, we may discontinue to send you statements until you specifically make written request that we commence sending statements to you again, furnishing us with a proper address.

22. Inactive Accounts, Dormant Accounts and Unclaimed Funds

You agree that your account may be considered inactive after one year without customer-initiated activity and dormant after two years without customer-initiated inactivity. If your account becomes inactive, you agree that we may charge an inactivity fee as disclosed in the fee schedule. If your account becomes dormant for a period of time as defined by applicable state law, we may be required to transfer the money in your account to the appropriate state. You will be responsible for contacting the state to claim your funds after they have been transferred.



23. Visa® Account Updater (VAU)

VAU is an account updating service in which your debit card is automatically enrolled. When new debit cards are issued, the service may update relevant card data (card numbers and expiration dates) to qualified merchants who participate in an effort to facilitate uninterrupted processing of your recurring charges. This service provides updates to a Visa® database only. The database is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments. If you do not wish to have your card data updated, you may opt out of this service by contacting the Bank at 800.325.2265.

24. Internal Reserve Accounting

For regulatory and accounting purposes, checking accounts may be divided into two sub-accounts: a transaction sub-account and a non-interest-bearing money market sub-account. These accounts are treated as a single account for purposes of certain record keeping, fees, minimum balances and paying items presented against the depositor's account. The periodic statement of activity on the depositor's account and any record of the depositor's account at any automated teller machine (ATM), will reflect this account as a single account, and will not reflect the sub-accounts in any way. Federal regulations require the Bank to reserve the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the money market sub-account. The depositor may only access the depositor's money market sub-account through transactions on the depositor's transaction sub-account.

At various times during each statement cycle, should the depositor's transaction sub-account balance exceed a threshold amount, all funds in the transaction sub-account in excess of that amount may be transferred into the money market sub-account. As funds in the money market sub-account are needed to pay items presented against the depositor's transaction sub-account, they will be transferred back into the transaction sub-account. Transfers into the transaction sub-account will be made up to five times per statement cycle. If a sixth transfer is needed in any statement cycle, the entire balance of the money market sub-account will be transferred into the transaction sub-account. The threshold balance is set by the Bank and may be changed at any time at the Bank's discretion.

25. Arbitration; Governing Law

Any controversy, claim or dispute arising out of or relating to this Agreement shall be settled solely and exclusively by binding arbitration held in Indiana, PA. Such arbitration shall be conducted in accordance with the then prevailing commercial arbitration rules of the American Arbitration Association. You agree to conduct such arbitration on an individual basis, and not on a class action or representative basis. Each party will (i) pay its pro rata share of the expenses and fees of the arbitrator, together with other expenses of the arbitration incurred or approved by the arbitrator and (ii) bear its own attorneys' fees and expenses. The decision and award rendered by the arbitrator shall be final and conclusive. If, for any reason, this arbitration clause becomes invalid, then each party, to the fullest extent permitted by law, irrevocably waives all rights to a jury trial in any action, proceeding or counterclaim arising out of or relating to this Agreement or any other matter involving the parties hereto.

This Agreement is governed by the laws of the state in which the branch office where you opened your Account is located, except where federal law may otherwise apply. If your account is opened by mail, initiated by an application taken over the phone, over the internet or electronically, and S&T Bank has a branch office in your state when your account is opened, this Agreement is also governed by the laws and regulations of that state. In all other cases, this Agreement will be governed by the laws of the Commonwealth of Pennsylvania.

II. Truth in Savings Disclosure

As used herein the terms "we", "us", and "our" refer to S&T Bank and the terms "you" and "your" refer to the depositor (whether joint or individual).

Disclosures regarding Time Deposits can be found in the Time Deposit Account Terms and Conditions

Interest Rates and Annual Percentage Yields (APYs)

- The interest rate and APY on your account will be variable and may change at our discretion without prior notice. Current rate and APY information may be obtained at any S&T office or by calling toll free 800.325.2265.

When Interest Begins to Accrue

- Interest begins to accrue on the business day the deposit is made for all cash deposits.
- Interest begins to accrue within three business days of your non-cash deposit depending on the float assigned.

Compounding and Crediting Interest

- If you close your account before interest is credited, you will receive all accrued interest of your account's prior days' balance.

Interest Checking

- You understand that we reserve the right at any time to require written notice of an intended withdrawal not less than seven days before the withdrawal is made.
- Interest is accrued daily on the collected balance, compounded monthly and credited to your account on the last day of your monthly statement cycle.

Cash Management Account

- You understand that we reserve the right at any time to require written notice of an intended withdrawal not less than seven days before the withdrawal is made.



- Interest is accrued daily on the collected balance, compounded monthly and credited to your account on the last day of your monthly statement cycle.

Money Market Account

- You understand that we reserve the right at any time to require written notice of an intended withdrawal not less than seven days before the withdrawal is made.
- Interest is accrued daily on the collected balance, compounded monthly and credited to your account on the last day of your monthly statement cycle.

Savings

- You understand that we reserve the right at any time to require written notice of an intended withdrawal not less than seven days before the withdrawal is made.
- Interest is accrued daily on the collected balance, compounded quarterly and credited to your account on the last day of each quarter.

My Choice and Premium Holiday Club Accounts

- You understand that we reserve the right at any time to require written notice of an intended withdrawal not less than seven days before the withdrawal is made.
- Interest is accrued daily and compounded and credited once per year.
- If the account is closed before interest is credited, all accrued interest in the account may be forfeited.

IRA Variable Rate

- Interest will be compounded and credited semi-annually.

Balance Computation Method

- We use the daily balance method to calculate the interest on your account. This method applies a daily rate to the principal in the account each day.
- Your deposits will earn interest paid on the collected balance of your account at such rate and time as we establish.

Fees

- Fees that may be imposed in connection with accounts are listed in our Fee Schedule.
- Service fees may be changed as deemed appropriate by the Bank by giving you at least 30 days written notice by mailing the notice to your last known address.

Special Rules for Passbook Savings

- If you have a passbook account and your passbook is lost or stolen, you will immediately provide us with written notice.
- You understand that withdrawals from a passbook account may be refused unless the passbook is presented at the time the withdrawal is requested.
- If you have a passbook that receives preauthorized or electronic credits, you will need to bring your passbook to us and we will record these deposits that were made to your account since the last time you brought in your passbook.

Limitations on Transactions

Savings and Money Markets

- We impose limitations on the number of certain types of withdrawals from your savings and money market accounts. Unlimited deposits and cash withdrawals are permitted when done in person or at an ATM. Electronic withdrawals or transfers initiated by computer or telephone, transfers to cover overdrafts in a demand deposit account or transfers to make payments to a third party are limited to six (6) per month. A fee will be charged for each transaction over the allowed number.

My Choice and Premium Holiday Club

- No withdrawals will be permitted prior to disbursement.

Direct Deposit Requirements

My Choice, Premium Holiday Club

- This account requires direct deposit of contributions and direct deposit of funds to your S&T account. If direct draft ceases, the account will be closed.

III. Funds Availability Policy Disclosure

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. Once they are available, you can withdraw funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays.

If you make a deposit before our cut-off time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cut-off time or on a day we are not open, we will consider that deposit made on the next business day that we are open. Generally, our cut-off time is the end of our business day. However, some of our locations have different cut-off



times. The earliest cut-off time that might apply at a branch is 2:00 p.m. For specific deposit cut-off times, you may contact S&T Bank at 800.325.2265.

If you make a deposit at one of our Automated Teller Machines (ATM) before 3:00 pm on a business day that we are open, we will consider that day to be the day of your deposit. Any deposit made after 3:00 pm will be considered to be made on the next business day we are open.

Remote Deposit Capture

All Items submitted by Remote Deposit Capture that are received by the Bank prior to 8:00 pm (Eastern Time) will be deposited into the customer's designated account on the same day and will be made available after the date of the deposit. Items deposited after such time shall be deemed to have been made on the following business day.

Longer Delays May Apply

In some cases, we will not make all of the funds from your deposit available on the first business day after the day of your deposit. If we delay the availability on a check that you deposit, funds may not be available until the second business day after the day of your deposit.

However, the first \$225 of your deposits may be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, 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 day after we receive your deposit.

If you will need funds from a deposit right away, you should ask us when the funds will be available. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- You redeposit a check that has previously been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- You deposit checks totaling more than \$5,525 on any one day.
- Information from the paying bank indicates that the check may not be paid.
- An emergency, such as failure of communications or computer equipment, has occurred.
- Cannot confirm validity with paying bank.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

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.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. If we delay availability on a check that you deposit for any of these reasons, funds may not be available until the 7th business day after the day of your deposit.

Availability of Deposits Made At Non-Proprietary Automated Teller Machines (ATMs)

Non-proprietary ATMs are not owned or operated by S&T Bank. All ATMs that we own or operate are identified as S&T Bank Machines. Funds from any deposits (cash or checks) made at ATMs we do not own or operate may not be available until the fifth business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, 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. The excess over \$5,525 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 \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other checks will generally be available on the eleventh business day after the day of your deposit.

IV. Electronic Fund Transfers Disclosure

These rules govern the relationship between S&T Bank and each customer to whom is issued or who is authorized to use an S&T Bank Debit Card and/or an S&T Bank ATM Card and/or an S&T Bank Online Banking service and/or has authorized automatic debits and/or credits to their S&T deposit account(s).

1. Definitions

The following definitions of terms used in this disclosure apply to these rules:

"Account" means your checking and/or savings account with S&T Bank. "We", "Us" and "Our" means S&T Bank. "You", "Your", and/or "Customer" means each person who is a party to the account and who applied and/or is authorized to use the S&T Bank Debit Card, the S&T Bank ATM Card, the S&T Bank Online Banking products and services and/or has authorized automatic payments and/or deposits.



“ATM Terminals” or “Automatic Teller Machines” mean any terminal at which you may use your S&T Bank Debit Card and/or S&T Bank ATM Card in combination with your Personal Identification Number (PIN) to perform transactions. “Automatic Debits or Credits” means any payment (debit) or deposit (credit) that you have authorized to be automatically taken from or added to your S&T Bank deposit account(s). “POS” means Point-of-Sale terminal/locations where your S&T Bank Debit Card or S&T Bank ATM Card are accepted.

2. S&T Bank ATM Card, S&T Bank Debit Card and/or S&T Bank Online Banking Ownership or Access Termination

The S&T Bank ATM Card, S&T Bank Debit Card and access to and use of the S&T Bank Online Banking services remain the property of S&T Bank and shall be surrendered by the customer upon request. S&T Bank may terminate a customer’s privilege of using the S&T Bank ATM Card, S&T Bank Debit Card and/or S&T Bank Online Banking services at any time and may withhold approval of any transaction at any time.

3. Use of S&T Bank ATM Card, S&T Bank Debit Card and/or S&T Bank Online Banking Services

You may use your S&T Bank ATM Card, S&T Bank Debit Card and/or S&T Bank Online Banking services to: a.) withdraw cash from your account; b.) make deposits to your account; c.) transfer funds between your checking and savings account at your request; d.) pay for purchases at locations that have agreed to accept the S&T Bank Debit Card; e.) make inquiries on balances and transactions and; f.) pay bills directly from your account in the amounts and on the day you request. Some of these services may not be available at all terminals or locations.

4. Limitations on Your Transactions

- You may conduct transactions daily for merchandise and/or services at merchants up to the lesser of your available balance, including lines or credit, or the limits set below.
- You agree that we may charge all transactions to the account designated by the person originating the transaction.
- All transactions are subject to the availability of the funds in your account.
- Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals.
- For security reasons, there may be times when we, the ATM provider, or merchant, limit the types, amounts and frequency of transactions you may make at ATM, POS or other electronic transfer methods from time to time, without notice.
- For a limited number of clients the daily withdrawal and/or POS limits may vary.
- We may, at our discretion, limit your ability to make deposits at ATM terminals.

| Consumer Banking | | |
|---------------------------|---------------------|-------------------|
| | S&T Bank Debit Card | S&T Bank ATM Card |
| ATM Limit | \$1,000 | \$300 |
| PIN POS Limit | \$1,000 | \$300 |
| Signature Based POS Limit | \$5,000 | N/A |

| Smart Start Banking | |
|---------------------------|---------------------|
| | S&T Bank Debit Card |
| ATM Limit | \$500 |
| PIN POS Limit | \$500 |
| Signature Based POS Limit | \$2,500 |

5. Limits on S&T Bank Debit Card Transactions

Any purchase or cash withdrawal may be subject to authorization by us or by a VISA® authorization center. Due to regulations pertaining to non-transaction accounts, you cannot designate a money market or savings account as your primary account for your S&T Bank Debit Card.

6. Authorization to Debit or Credit Account

Each time your S&T Bank Debit Card, S&T ATM Card and/or S&T Bank Online Banking services are properly used, you authorize S&T Bank to debit or credit your S&T Bank account for the total amount authorized whether or not a signature is obtained from you on any sales draft, withdrawal order, credit voucher or credit/debit memo, and S&T Bank will handle these authorized transactions in the same way it handles authorized checks drawn on your account. When you use your S&T Bank Debit Card to make a Visa® purchase (signing for your purchase or for online/internet purchases), a “hold” for the amount of the transaction is placed on your checking account. This hold will remain in effect until the transaction is presented for payment and charged to your account or up to a maximum of seven business days.

7. Electronic Check Conversion

Electronic check conversion is a process where your check is used as a source of information — for the check number, your account number and the number that identifies S&T Bank. The information is then used to make a one-time electronic payment from your account. The check itself is not the method of payment. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. When you use electronic check

conversion, you authorize S&T Bank to debit your account.

8. Overdrafts

If use of your S&T Bank Debit Card, S&T Bank ATM Card and/or S&T Bank Online Banking services or other electronic transfers overdraws your account, you will be notified, and you agree to make immediate payment to S&T Bank for the full amount plus any service charges as may be imposed by S&T Bank. Also, whenever your account is overdrawn, we have the right to return unpaid any checks or other orders on your account which are presented to S&T Bank. If your S&T Bank checking account has an overdraft line of credit associated with it, the terms and conditions in your Credit Line Agreement (or other applicable agreement) will control with respect to overdrafts of your S&T Bank checking account regardless of whether they result from purchases, cash withdrawals, use of checks or use of any other card or device.

9. Fees and Charges

- a.) Please refer to the current Fee Schedule for the fees/charges associated with transactions you make using your S&T Bank Debit Card, S&T Bank ATM Card, and/or S&T Online Banking services.
- b.) If you use an ATM that is not operated by us, to access cash, complete a fund transfer, make a deposit, or make a balance inquiry, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

10. Confidentiality

We will disclose information to third parties about your account or the transfers you make: when it is necessary for completing transfers; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; in order to comply with government agency or court orders; or if you give us your written permission.

11. Account Statements

Your regular monthly account statement will reflect each purchase, each cash withdrawal, and/or any automatic debits/transfers charged to your account and each credit applied to your account during the monthly cycle and the related fee for each item, if any fee is assessed. Even if there is no account activity, you will receive a statement at least once every three months. For accounts that receive quarterly statements: you will receive a statement other than your regular quarterly statement only if an electronic fund transfer has occurred during the month.

12. Transaction Receipts

Upon request you will get a receipt at the time you make any transfers from your account using an ATM terminal, and POS transactions using your S&T Bank Debit Card or S&T Bank ATM Card or make purchases using your S&T Bank Debit Card. You will receive a confirmation number any time you initiate payments from your account for bill payment using the S&T Online Banking services. You can call us at 800.325.2265 or 724.349.1800 to find out if any pre-authorized payments (debits) have been charged to your account.

13. Preauthorized Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800.325.2265 or 724.349.1800 to find out whether or not the deposit has been made.

14. Right to Stop Payment

You are not permitted to stop payment on any purchase or cash withdrawal originated by use of the S&T Bank Debit Card or S&T Bank ATM Card, and we have no obligations to honor any such stop payment request by you, except as provided in this section.

- a.) Right to Stop Payment and Procedure for Doing So. If you have scheduled regular ACH payments out of your account, you can stop any of these payments by writing us at S&T Bank, P.O. Box 190, Indiana, PA 15701, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we will require you to put your request in writing and get it to us within 14 days after you call.

- b.) Notice of Varying Amounts

If these regular payments may vary in amount, the person originating your payment should notify you ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

- c.) Liability for Failure to Stop Payment of Preauthorized ACH Transfer

If you order us to stop one of these payments and give us the exact amount of the payment three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

15. Limitations in Bank's Responsibilities

The terminals and any other system containing terminals at which the S&T Bank ATM Card and S&T Bank Debit Card may be used are available for the convenience of the customer and, except to the extent provided in Section 910 of the Electronic Funds Transfer Act, S&T Bank is not liable for the unavailability or failure to operate all or any part of any system. Except for its own negligence, S&T Bank is not liable for any personal injury or tangible property damage suffered or incurred by the customer through use or attempted use by the customer of the S&T Bank ATM Card, S&T Bank Debit Card and/or S&T Online Banking services at any terminal. Except to the extent provided in Section 910 of the Electronic Funds Transfer Act, S&T Bank is not liable for any loss, cost, damage or expense incurred by a

customer by reason of malfunction of any part of any system or failure to complete any transaction which is caused by natural disaster, fire, strike, war, riot or Act of God or any other cause beyond the control of S&T Bank and any other entity which is part of or connected to any system; and S&T Bank is not liable for consequential damages.

16. Our Liability if We Fail to Make Certain Transfers

If we do not complete a transfer to or from your account on time or in the correct amount when you have properly instructed us to do so, we will be liable to you for damages which you prove are directly caused by our action. However, there are some exceptions to our liability. We will not be liable, for instance:

- If, through no fault of ours, your account does not contain enough money to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or ATM system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
- If funds are subject to legal process or other encumbrance restricting such transfer.
- Other exceptions as stated in paragraph 14.

17. Customer Liability – Notification of Unauthorized Use

Tell us at ONCE if you believe your S&T Bank ATM Card and/or S&T Bank Debit Card or Personal Identification Number (herein referred to as a PIN) have been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down, but WE WILL REQUIRE THAT YOU CONFIRM THE TRANSACTIONS BEING DISPUTED IN WRITING. IF YOU FAIL TO PROVIDE US WITH A WRITTEN COMPLAINT WITHIN TEN BUSINESS DAYS, YOU MAY NOT RECEIVE ANY PROVISIONAL CREDITS TO YOUR ACCOUNTS PRIOR TO THE RESOLUTION OF THE ERROR. You could lose all the money in your account plus your maximum overdraft protection (if applicable), but if you tell us within two business days of the loss or theft, you can lose no more than \$50 if someone used your S&T Bank ATM Card, S&T Bank Debit Card or PIN without your permission. If you do not tell us within 2 business days after you learn of the loss or theft of your S&T Bank ATM Card, S&T Bank Debit Card or PIN, and we can prove that we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods. If you believe that your card or PIN has been lost or stolen or if you believe a transfer has been made using information from your check without your permission, call: 800.325.2265 or 724.349.1800 during business hours, or by telephoning 800.236.2442 after business hours, or write to us at S&T Bank, EFT Services, P.O. Box 190, Indiana, PA 15701. Upon request, you shall confirm telephone notice in writing at the above address.

18. Our Business Days

Our business days are Monday through Friday. Federal Holidays are not included.

19. Limitations on Use of S&T Bank ATM Card, S&T Bank Debit Card, and S&T Bank Online Banking services

Customer may not attempt to initiate any transaction in connection with an account which has been closed by customer or S&T Bank or which is subject to legal process or other encumbrance. Neither S&T Bank nor terminal owner is liable to customer if the transaction is not completed and customer has violated any of these rules.

20. Refunds on Purchase

Cash refunds will not be made to you on purchases made with your S&T Bank Debit Card. If a merchant who honors your S&T Bank Debit Card gives you credit for merchandise returns or adjustments, the merchant will do so by sending us a credit which we will apply as a credit to your S&T Bank checking account. Unless your use of the S&T Bank Debit Card results in an extension of credit, any claim or defense with respect to property or services purchased with your S&T Bank Debit Card must be handled by you directly with the merchant or other business establishment which accepts the S&T Bank Debit Card and any such claim or defense which you assert will not relieve you of obligation to pay the total amount of the sales draft plus any appropriate charges we may be authorized to make.

21. Foreign Transactions

If your S&T Bank ATM Card and/or S&T Bank Debit Card is used at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency conversion rate used to determine the transaction amount in U.S. dollars is either:

- a rate selected by VISA® from the range of rates available in whole sale currency markets for the applicable central processing date, which may vary from the rate VISA® itself receives;
- or
- the government-mandated rate in effect for the applicable central processing date.

In addition, an International Service Assessment Fee is charged to you for each international purchase and/or cash disbursement. You



agree to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

22. Other Agreements

All terms, conditions and agreements which govern your account (whether set forth in the Deposit Account Agreement, in any related rules and regulations or otherwise) also apply to the S&T Bank ATM Card and/or S&T Bank Debit Card except where these rules provide differently.

23. Agreement to Comply With Rules

Your retention of, signature on or use of the S&T Bank ATM Card and/or S&T Bank Debit Card constitutes your agreement to comply with these rules as amended from time to time. This Agreement is governed by the laws of the state in which the branch office where you opened your account is located, except where federal law may otherwise apply. If your account is opened by mail, initiated by an application taken over the phone, over the internet or electronically, and S&T Bank has a branch office in your state when your account is opened, this Agreement is also governed by the laws and regulations of that state. In all other cases, this Agreement will be governed by the laws of the Commonwealth of Pennsylvania.

24. Your Rights if You Think There is an Error on Your Statement

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS, telephone us at 800.325.2265 or 724.349.1800; or write to us at S&T Bank, P.O. Box 190 Indiana, PA 15701, if you think your statement or receipt is wrong or have any questions or need more information regarding any transfers or transactions listed on your statement or receipt. YOU MUST CONTACT US ONLY AT THE TELEPHONE NUMBER OR ADDRESS ABOUT ANY ERRORS OR QUESTIONS. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You will provide us with the following information:

- Tell us your name and account number.
- Describe the error or transfer/transaction you are questioning and explain as clearly as possible why you believe there is an error or why you need more information regarding the transaction.
- Tell us the dollar amount(s) of the suspected error.
- It will be helpful if you can provide us with a telephone number at which you can be reached in case we need further information.

IF YOU GIVE US THIS INFORMATION ORALLY, WE WILL REQUIRE THAT YOU SEND US YOUR COMPLAINT IN WRITING, AT THE ADDRESS LISTED ABOVE, TO BE RECEIVED BY US WITHIN TEN BUSINESS DAYS. IF YOU FAIL TO PROVIDE US WITH A WRITTEN COMPLAINT WITHIN TEN BUSINESS DAYS, YOU MAY NOT RECEIVE ANY PROVISIONAL CREDITS TO YOUR ACCOUNTS PRIOR TO THE RESOLUTION OF THE ERROR.

We will inform you of the results of our investigation within ten business days after we receive your notice of any problem or error, and we will correct any error promptly. If we need more time to conduct our investigation, we may take up to 45 days to investigate your complaint or question. If it is necessary for us to do this, we will provisionally credit your account within ten business days for the amount you think is in error so that you will have use of the money during the period that it takes us to complete our investigation. If, however, you have told us orally about your question or complaint, and we do not receive your written confirmation within ten business days of your oral report (after we have asked you for it), we will not provisionally credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of any documents that we used in our investigation by writing to us at the address listed previously.

25. Amendments

We may amend the above terms and conditions at any time. We will give you written notice at least 30 days before the amendment becomes effective if the amendments will result in increased fees or liability to you or stricter limitations on the transfers you make. If, however, an immediate change in the terms and conditions is necessary for security reasons, we may amend these terms and conditions without such prior notice.

V. Substitute Checks and Your Rights

What is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

If a financial institution or merchant converts the original check to a substitute check, the original check will be held or destroyed by that entity. Therefore, original checks may not be available to be returned with your statement or upon your request.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What Are My Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check).

The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, insufficient funds fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within ten business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by telephone at 800.325.2265 or 724.349.1800; or by writing to us at S&T Bank, P.O. Box 190 Indiana, PA 15701. You must contact us within 40 calendar days of the date that we mailed the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. If you contact us by telephone, you must submit a written claim within ten days of the oral claim.

Your Written Claim Must Include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: account number, check number, date the check was paid and the dollar amount of the check.

VI. USA Patriot Act Notice

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to:

- Obtain, verify and record information that identifies each person who seeks to open an account, including deposit, loan, safe deposit box, trust and investment accounts.
- Maintain records of information used to verify the person's identity including name, address and other identifying information.

S&T Bank will follow this law by obtaining picture identification and verifying other information given by the customer. We proudly support all efforts to protect and maintain the security of our customers and our country.