

PRODUCT BROCHURE

Peoples Bank & Trust
Pana Facility
200 S. Locust Street
PO Box 350
Pana, IL 62557
July 6, 2022

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 07-06-2022.
For current rate information call (888) 728-1954.

VALUE CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$2.76 (if the balance falls below \$100.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be a monthly item charge of \$0.24 per transaction exceeding 100 in a statement cycle. Transactions include debit items (including, but not limited to, checks written, debit card transactions, and withdrawals from the account), credits (including, but not limited to, deposits made to the account), and credit items (including, but not limited to, checks in a deposit). Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

SMART CHECKING

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$2,499.99 the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$10.43 (if the balance in the account falls below \$2,500.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be a monthly item charge of \$0.24 per transaction exceeding 100 in a statement cycle. Transactions include debit items (including, but not limited to, checks written, debit card transactions, and withdrawals from the account), credits (including, but not limited to, deposits made to the account), and credit items (including, but not limited to, checks in a deposit). Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

PEOPLES CLUB ACCOUNT

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A Service Charge fee of \$11.43 will be imposed every month. Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

ELITE MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$11.43 (if the balance in the account falls below \$2,500.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be an item charge of \$6.49 per withdrawal (including, but not limited to, checks written, debit card transactions, and withdrawals from the account) exceeding 6 in a month, and \$1.00 per credit item (including, but not limited to, deposits made to the account) and credit items (including, but not limited to, checks in a deposit) exceeding 44 in a month. Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

TARGET SAVINGS

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$199.99 the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$200.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$2.00 (if the balance falls below \$200.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be an item charge of \$6.49 per withdrawal (including, but not limited to, checks written, debit card transactions, and withdrawals from the account) exceeding 6 in a month, and \$1.00 per credit item (including, but not limited to, deposits made to the account) and credit items (including, but not limited to, checks in a deposit) exceeding 44 in a month. Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

BUILDING BLOCKS SAVINGS

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$2,000.00, the interest rate paid on that portion of the balance will be 1.00%. The annual percentage yield for this tier will be 1.00%. If the daily balance is more than \$1,999.99 the interest rate paid on that portion of the balance will be 0.05%. The annual percentage yield for this tier will range from 1.00% to 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$10.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: There will be an item charge of \$6.49 per withdrawal (including, but not limited to, checks written, debit card transactions, and withdrawals from the account) exceeding 6 in a month, and \$1.00 per credit item (including, but not limited to, deposits made to the account) and credit items (including, but not limited to, checks in a deposit) exceeding 44 in a month. In addition, when the account holder reaches 21 years of age, the account will become a Target Savings Account. At that time, the account will be subject to the account service charges and earn interest as disclosed for the Target Savings Account in effect at the time. Currently, the charges for the Target Savings Account is subject to a monthly service charge of \$0.94 plus additional charge of \$2.00 per month if the balance falls below \$200.00 on any day of the month. The account will receive a credit for E-statement of \$0.94. Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

HEALTH SAVINGS ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$10.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$2.00 with no other Peoples Bank & Trust account The account will receive a Credit for E-Statement of \$0.94. There are no minimum balance requirements. Service charges and item charges incurred during the first 30 days of account opening are waived. Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

PREMIUM PLUS BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$14.22. The account will receive a Credit for E-Statement of \$0.94. In addition, there will be additional Item Charges computed, as follows: a \$0.10 charge per debit item (including, but not limited to, checks written and withdrawals from the account); plus a \$0.15 charge per credit (including, but not limited to, deposits made to the account); plus a \$0.10 charge for each "on us" credit items (including, but not limited to, checks in a deposit that are drawn on our bank); plus a \$0.10 charge for each "foreign" credit item (including, but not limited to, checks in a deposit that are not drawn on our bank); plus Interest on Negative Collected Balances. Interest on Negative Collected Balances is calculated by taking the average Negative Collected Balance for each day the Collected Balance was negative during the statement cycle times Prime Rate, published in the Wall Street Journal, plus 3.00% times the number of days in the statement cycle divided by 365 days per year. An Earnings Credit for the account offsets, or reduces, the Monthly Service Charge and Activity Service Charges on the account. The Earnings Credit is calculated by taking the average Positive Collected Balance for each day the Collected Balance was positive during the statement cycle times 50% of the 90 Day US Treasury Rate, adjusted to a constant maturity rate, times the number of days in the statement cycle divided by 365 days per year.

BUSINESS FREE CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: This account is subject to a monthly Service Charge of \$0.94. The account will receive a Credit for E-Statement of \$0.94. There will be a monthly item charge of \$1.17 per transaction exceeding 100 in a statement cycle. Transactions include debit items (including, but not limited to, checks written, debit card transactions, and withdrawals from the account), credits (including, but not limited to, deposits made to the account), and credit items (including, but not limited to, checks in a deposit). In addition, interest will be charged on Negative Collected Balances. Interest on Negative Collected Balances is calculated by taking the average Negative Collected Balance for each day the Collected Balance was negative during the statement cycle times Prime Rate, published in the Wall Street Journal, plus 3.00% times the number of days in the statement cycle divided by 365 days per year.

PREMIUM BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$15.06 (if the balance falls below \$2,500.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be a monthly item charge of \$0.78 per transaction exceeding 250 in a statement cycle. Transactions include debit items (including, but not limited to, checks written, debit card transactions, and withdrawals from the account), credits (including, but not limited to, deposits made to the account), and credit items (including, but not limited to, checks in a deposit).

BUSINESS NOW ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$15.06 (if the balance falls below \$2,500.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be a monthly item charge of \$0.78 per transaction exceeding 250 in a statement cycle. Transactions include debit items (including, but not limited to, checks written, debit card transactions, and withdrawals from the account), credits (including, but not limited to, deposits made to the account), and credit items (including, but not limited to, checks in a deposit).

BUSINESS MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$15.06 (if the balance in the account falls below \$2,500.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be an item charge of \$6.49 per withdrawal (including, but not limited to, checks written, debit card transactions, and withdrawals from the account) exceeding 6 in a month, and \$1.00 per credit item (including, but not limited to, deposits made to the account) and credit items (including, but not limited to, checks in a deposit) exceeding 44 in a month.

BUSINESS ELITE SAVINGS

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$2.00 (if the balance falls below \$500.00 any day of the statement cycle). The account will receive a Credit for E-Statement of \$0.94. In addition, there will be an item charge of \$6.49 per withdrawal (including, but not limited to, checks written, debit card transactions, and withdrawals from the account) exceeding 6 in a month, and \$1.00 per credit item (including, but not limited to, deposits made to the account) and credit items (including, but not limited to, checks in a deposit) exceeding 44 in a month.

BUSINESS CLUB ACCOUNT

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The account is subject to a monthly Service Charge of \$0.94 plus additional charge of \$21.03. The account will receive a Credit for E-Statement of \$0.94. In addition, there will be a monthly item charge of \$0.24 per transaction exceeding 100 in a statement cycle. Transactions include debit items (including, but not limited to, checks written, debit card transactions, and withdrawals from the account), credits (including, but not limited to, deposits made to the account), and credit items (including, but not limited to, checks in a deposit) Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for items will be presented in aggregate as Service Charge on periodic statement.

30 DAY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 days interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

90 DAY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 90 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 90 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued

interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

182 DAY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 182 days interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

182 DAY IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 182 days interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

18 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 18 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

18 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Month. If you withdraw any of the principal before the maturity date, we may impose a penalty of 18 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

24 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

24 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 Month. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

36 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

36 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

48 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

48 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

60 MONTH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% with an annual percentage yield of 0.40%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

60 MONTH IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% with an annual percentage yield of 0.40%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Month. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

EASY BUILDER

This account requires periodic transfers and is only available for consumer purpose accounts.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.



EASY BUILDER IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

MISCELLANEOUS FEES AND CHARGES

Other Account Fees-applies to all your accounts with us

Telephone Funds Transfer: \$4.53 per transfer
Electronic Statements: FREE
Online Banking Inactivity Fee (after 90 days): \$2.52
Online Bill Pay Inactivity Fee (after 90 days): \$6.92
Mobile Deposit (per item): FREE
Bank PBT Online Funds Transfer: FREE
Automatic Funds Transfer (AFT): FREE

Other Account Fees- applies to all accounts except CD's and Time Deposit Account

Automatic Funds Transfer for NSF: \$1.93 per transfer
Stop Payment: \$34.22 per stop payment
Hold on account requested by customer: \$46.44
All ATM Transactions in Alpha Link ATM network: FREE
ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM network: \$1.75 per transfer
Dormant fee (12 months with no transactions and balance under \$1,000.00): \$5.96 per month
Return Items : \$2.38 per item
Replace Debit Card: \$13.28
Rush order new or replace Debit Card: \$69.88
Account closing fee (within 90 days of opening): \$100.00
Bounce Protection, Overdraft Items, and Returned Items Fees: Fees for Bounce Protection, Overdraft Items, and Overdraft Daily Fees apply to overdrafts created by check, in-person, ATM withdrawal or other electronic means and service charges. Bounce Protection, Overdraft Items, and Returned Items Fees are \$34.47 per debit item. Online Bill Pay NSF Items Fees are an additional \$34.47. Fees for Bounce Protection, Overdraft Items, and Returned Items will not exceed \$241.29 per business day per account and no fee will be charged for Bounce Protection, Overdraft Items, and Returned Items which result in an overdraft balance greater than negative \$2.00. These limits do not apply to daily Overdraft Daily Fees.
Daily Overdraft Fee: Daily Overdraft Fees are \$7.94 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive.

Miscellaneous Fees and Charges that apply to both customers and non-customers

Signature Guarantee (PBT account holder only): \$75.00
Photocopies: \$0.25 per page
Faxing (per page): \$3.12
Coin Counting (PBT Account Holder): FREE
Coin Counting (non PBT account holder): 10% of coin
Notary Service (PBT account holder): FREE
Notary Service (non PBT account holder): \$1.00
Money Order, Cashier Check, or Loan Disbursement (PBT account holder): \$7.52
Money Order, Cashier Check, or Loan Disbursement (non PBT account holder): \$13.48
Surcharge at our ATM (PBT/Alpha Link Member): FREE
Surcharge at our ATM (non PBT/Alpha Link Member): \$4.00 per transaction
Outgoing wire transfer (PBT account holder): \$26.67
Incoming wire transfer (PBT account holder): \$12.51
International wire transfer- incoming or outgoing: \$250.00
Night deposit bag: \$20.00
Night deposit key: \$5.00
Foreign currency order: \$69.82
Check Cashing Fee (PBT account holder): FREE
Check Cashing Fee (non PBT account holder): 5% of check or \$10.00 minimum
Incoming collection fees: \$23.88
Outgoing collection fee: \$5.97
Special Statement: \$12.39 per statement
Account Research fee or Reconciliation charge (per hour): \$35.00
Check copies: \$2.14
Replace lost coupon book: \$13.28
Indemnity Bond for lost document (including CD): \$34.56
Garnishment or Levy: \$250.00
City of Pana Water Bills: \$1.00

Safe Deposit Boxes

2X5: \$15.00 annually
3 to 4X5: \$25.00 annually
3X10: \$35.00 annually
4X10: \$45.00 annually
5X5: \$55.00 annually
5X10 to 10.50": \$65.00 annually
6X10: \$75.00 annually
9X10: \$85.00 annually
10X10: \$95.00 annually
Late Safe Deposit Box annual fee: \$15.00
Safe Deposit drilling: \$50.00 (plus Locksmith charges)
Lost Safe Deposit Box key: \$30.00
Safe Deposit Box discount: \$10 discount for payment by automatic debit from a Peoples Club Account, or \$5.00 discount for payment by automatic debit from any other PBT checking account.

Commercial Remote Deposit Service (Requires Premium Plus Business Checking):

Monthly maintenance for first account: \$25.00
Monthly service charge for each additional account: \$2.00
Equipment Lease per scanner: \$35.00
Remote deposit check item: \$0.10
Accounts Receivable Collection (ARC) item: \$0.10
Back Office Conversion (BOC) item: \$0.10
Point of Purchase (POP) item: \$0.10
ARC, BOC, POP, RCK, Return Item: \$0.10
Commercial Remote Deposit Anywhere: \$1.00 per Business Mobile Deposit Check Item

Commercial Cash Management and ACH Services for Premium Plus Business Checking

Commercial Positive Pay Monthly Maintenance: \$25.00
Monthly Maintenance: \$45.00
File Transmittal: \$5.00
ACH Item: \$0.15
Unauthorized Debit Entry Fee: \$10.00