



# Arcola First Bank Welcome Guide

**Peoples** Bank & Trust

**We Put People First.™**

*Important information about the merger of your accounts to Peoples Bank & Trust*

# The Foundation of Your Bank

## PEOPLES BANK & TRUST WASN'T A BANK STARTED BY ONE INDIVIDUAL.

It's a bank that began among many working to address the needs of their community. Pana, IL, had banks in the 1950s. The problem was that many Pana-area residents weren't able to secure loans through the bank in town.

A group of forward-thinking community leaders recognized this issue and the challenges it created for Pana as it worked to grow. They decided to do something about it. They decided to start a "*peoples bank*" in town.

In 1953, the state of Illinois granted the group authority to organize a new state bank in Pana. They began selling stock in the proposed Peoples Bank of Pana at a cost of \$37.50 per share. The bank's founders even had the community's interest in mind when selling the original bank stock.

A Nov. 2, 1953, newspaper article quoted bank director John W. Fribley as saying that no person was to initially own more than \$5,000 of stock and that, insofar as possible, stock subscriptions would be taken for as little as five shares, although anyone desiring a single share will not be denied that opportunity.

He continued, "It is the intention of the incorporators that the bank be owned by as many residents of this community as possible in order that the bank will justify its proposed name, namely, "The Peoples Bank."

As the bank added services and continued its growth in additional communities, the name was changed to Peoples Bank & Trust.

Today, Peoples Bank & Trust has used its heritage of fostering community growth to become an institution with branches in 13 central Illinois communities and nearly a \$700 million bank in assets after the addition of Arcola First Bank and its fine employees. It proudly remains the "*peoples bank*" for residents, business owners, farmers and municipalities in this region.



Arcola Bank



Arthur Bank



Tuscola Bank

## "BETTER TOGETHER"

When the opportunity presented itself for our two institutions to join forces, each bank's board and management established a goal that the resulting bank would be better as a result of this merger: better for our customers; better for our communities; and better for our employees.

By joining forces, the two institutions gain greater financial resources positioning them to better serve customers with more specialized staff and enhanced product options.

The combined organization's team includes friendly, familiar employees who know their customers well enough to anticipate financial needs with the depth of knowledge to provide exceptional solutions.

Additionally, Coles, Douglas and Moultrie County customers will have access to a better suite of business banking products and a broader offering of lending solutions through enhanced SBA and USDA Lending Programs.

While the name will be changing on the buildings, the commitment to providing our customers and communities with the best possible service will remain at the heart of our daily focus.

Arcola First Bank has a proud 150-year history of providing excellent customer services with a community focus. Arcola First Bank operates with the promise that 'Every Person Matters'. Just as Peoples Bank & Trust has for the past 70 years, together, the two banks will continue to 'Put People First'.

# President's Letter

April 17, 2024

## Dear Valued Customer,

Welcome to Peoples Bank & Trust! Arcola First Bank recently entered into a merger agreement with Peoples Bank & Trust that affects your accounts. The Arcola First Bank banking facilities will become branches of Peoples Bank & Trust effective with the close of business at 6 p.m. on May 17, 2024. At the close of business that day, your accounts will become accounts of Peoples Bank & Trust.

I have personally met every employee of Arcola First Bank. I have found them to be professional, honest, hardworking and caring individuals. We have offered each of them positions with Peoples Bank & Trust and I sincerely hope they will stay after the merger is complete.

Your Welcome Guide will provide a wealth of information to answer questions concerning this merger and will take you step-by-step through the merger process. You will also find information about your accounts and other services available to you after the merger.

## What you can expect?

Early May 2024 you will receive your new Peoples Bank & Trust VISA debit card. A sticker will be affixed to this card including the phone number to call in order to activate your card and select your PIN. You may complete this action immediately upon receiving your debit card.

## May 16, 2024

- Arcola First Bank bill payment services will discontinue at 3 p.m.

## May 17, 2024

- If you have online banking and rely upon historic statements, we suggest you download or print your statements the day before the merger as these statements will not be available on your online banking when the merger is completed.
- The bank will close at 6 p.m. as usual. All changes will occur automatically. We have made every effort to match your existing account services and fee structures to similar accounts at Peoples Bank & Trust. You will continue to use your existing checking account checks and deposit slips. Your Arcola First Bank VISA debit card will continue to work through the weekend.
- Arcola First Bank online banking will discontinue at 6 p.m.

## May 20, 2024

- Your branch will open at its normal time but with a new name. The staff of all three Arcola First Bank branches will continue to provide you with the fast and courteous service you have been receiving.
- Begin using your new Peoples Bank & Trust VISA debit card at 8 a.m. You will have access to the AlphaLink Alliance ATM network. If you have recurring payments tied to your VISA debit card (such as utility bills, credit card payments, etc.), please provide the billers with your new VISA debit card account number. Your existing Arcola First Bank debit card will not be valid after 8 a.m. on Monday, May 20, 2024.
- Your new Peoples Bank & Trust online banking with bill payment and bill presentment will be available to you.

If you have questions or concerns, please contact your banker at Arcola First Bank or me at (866) 670-3455.

I believe you will soon find Peoples Bank & Trust to be a great financial partner, providing a level of convenience, service and products that exceed your expectations. We look forward to serving your banking needs.



Sincerely,



John Gardner  
President and CEO



# Table of Contents

<b>Your Bank</b>	<b>2</b>
Contact Us	5
Hours and Locations	6
Banking Team	8
<b>Your Consumer Accounts</b>	<b>10</b>
Guide to Consumer Checking	11
Savings and Money Market Accounts	12
Guide to Savings and Money Market Accounts	13
Certificates of Deposits and Individual Retirement Plans	14
Guide to Personal Loans	15
<b>The Investment Center</b>	<b>16</b>
<b>Your Guide to Business Banking</b>	<b>17</b>
<b>Your Guide to Municipal Banking</b>	<b>18</b>
Guide to Business and Municipal Checking Accounts	19
Guide to Other Business and Municipal Services	20
<b>FDIC Insurance</b>	<b>22</b>
<b>Your Guide to Banking Services</b>	<b>23</b>
Guide to VISA Debit Cards	24
Deposit Account Statements	25
Guide to Personal Online Banking	26
<b>Current Interest Rates</b>	<b>27</b>
<b>Service Charges</b>	<b>28</b>
<b>Your Account Agreement Including Terms and Conditions</b>	<b>30</b>
<b>Your Privacy Policy</b>	<b>58</b>

# Contact Us

**Peoples Bank & Trust operates its telephone system in a centralized manner to ensure that incoming calls to our main telephone number are *always* answered in person.**

The bank also provides customers direct access to most of our employees with direct toll-free telephone lines and bank cell phone numbers. Incoming customer calls to the main telephone number are directed to the employee requested by the customer. Or if the customer does not request a specific employee, customer calls are directed to the best available alternative to meet the customer's request as quickly and professionally as possible and **in person**. Your calls should not be transferred to an employee's voice mail on the bank's telephone system without your permission. Existing Arcola First Bank telephone numbers, (217) 268-4911, (217) 543-3381, and (217) 253-4774, will continue to work after the branch merger. After the branch merger, incoming calls on these numbers will be forwarded to the bank's main telephone number and may be answered at a telephone at any branch location.

You are welcome and encouraged to dial the direct toll-free number or cell phone number of any of our bankers. Please note the new email addresses and other contact information for your bankers effective Monday, May 20, 2024. Contact information for each Peoples Bank & Trust employee is located on our website, bankpbt.com, under the About Us tab.

<b>Main Telephone Number</b>	<b>(888) 728-1954 or (888) PBT-1954</b>
Main Fax Line	(888) 638-5845
Debit Card Fraud Hotline	(800) 262-2024
Lost or Stolen ATM/Debit Card	(800) 472-3272
Activate New Debit Card or Change Pin	(800) 992-3808

## **Arcola, Arthur, Tuscola**

### **Dale Boyer**

Community Bank President

### **Direct Line**

(877) 868-5561  
(217) 285-1350 Bank Cell

### **Email**

dboyer@bankpbt.com

### **Tim Mooney**

Vice President, Business Banking

(877) 868-5562  
(217) 827-1866 Bank Cell

tmooney@bankpbt.com

### **Fredy Moreno**

Assistant Vice President, Business Banking

(855) 211-0834  
(217) 827-3356 Bank Cell

fmoreno@bankpbt.com

## **Arcola**

### **Sierra Spears**

Consumer Banking Officer

### **Direct Line**

(866) 720-8653

### **Email**

sspears@bankpbt.com

## **Arthur**

### **Dawn Boddy**

Assistant Vice President, Consumer Banking

### **Direct Line**

(855) 211-0836  
(217) 825-3417 Bank Cell

### **Email**

dboddy@bankpbt.com

## **Tuscola**

### **Lisa McCallister**

Assistant Vice President, Consumer Banking

### **Direct Line**

(855) 211-0837  
(217) 827-0700 Bank Cell

### **Email**

lmccallister@bankpbt.com

## **Bankwide Support**

### **Ariel Howard**

Deposit Operations

(866) 720-8659

### **Email**

ahoward@bankpbt.com

### **Angela Quinn**

Credit Administration

(877) 868-5563

aquinn@bankpbt.com

### **John Gardner**

President & CEO

(866) 670-3455

jgardner@bankpbt.com

# Your Bank: Peoples Bank

## Welcome to Peoples Bank & Trust.

We are a locally owned community bank founded in 1954 in Pana, IL. Since then, our roots have spread to Altamont, Charleston, Morrisonville, Palmyra, Springfield, Taylorville, Tower Hill, Waverly, White Hall, and now Arcola, Arthur and Tuscola. We are proud of our services and our relationships within these communities. Our facilities are cutting edge and accommodating to each customer's individual financial needs. We stand above the rest because of our level of personal attention and trust between our skilled bankers and valued customers.

## Main Telephone Number (888) 728-1954 or (888) PBT-1954

Main Fax Line (888) 638-5845 | bankpbt.com

## Hours of Operations

Business Days	Service by Appointment	Walk In Service	Drive-Up Service
<b>Arcola</b>			
Monday, Tuesday, Thursday	8:00 a.m. to 5:00 p.m.	8:00 a.m. to 4:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	8:00 a.m. to 4:00 p.m.	8:00 a.m. to 6:00 p.m.
Wednesday	8:00 a.m. to 5:00 p.m.	N/A	8:00 a.m. to 5:00 p.m.
<b>Arthur</b>			
Monday to Thursday	8:00 a.m. to 5:00 p.m.	8:00 a.m. to 4:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	8:00 a.m. to 4:00 p.m.	8:00 a.m. to 6:00 p.m.
<b>Tuscola</b>			
Monday to Thursday	8:00 a.m. to 5:00 p.m.	8:00 a.m. to 4:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	8:00 a.m. to 4:00 p.m.	8:00 a.m. to 6:00 p.m.
<b>Altamont</b>			
Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.
<b>Charleston</b>			
Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.
<b>Morrisonville</b>			
Monday, Wednesday, Friday	9:00 a.m. to 3:00 p.m.	9:00 a.m. to 3:00 p.m.	9:00 a.m. to 3:00 p.m.
Tuesday and Thursday	9:00 a.m. to 3:00 p.m.	N/A	9:00 a.m. to 3:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.
<b>Palmyra</b>			
Monday to Friday	N/A	N/A	9:00 a.m. to 3:00 p.m.
Saturday	N/A	N/A	9:00 a.m. to 12:00 p.m.

# Your Bank: Peoples Bank

## Hours of Operations

### Business Days

### Service by Appointment

### Walk In Service

### Drive-Up Service

#### Pana

Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.

#### Springfield

Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.

#### Taylorville

Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.

#### Tower Hill

Monday to Friday	N/A	N/A	9:00 a.m. to 3:00 p.m.
Saturday	N/A	N/A	9:00 a.m. to 12:00 p.m.

#### Waverly

Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.

#### White Hall

Monday to Thursday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 5:00 p.m.
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 3:00 p.m.	8:00 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.	9:00 a.m. to 12:00 p.m.

# Your Business Bankers



## **Dale Boyer**

### **Community Bank President**

Dale joined Arcola First Bank as President & CEO almost 13 years ago and has been a community banker for 20 years. He currently serves as the President of Tuscola Chamber & Economic Development and is a board member for Arcola Community & Economic Development too. He also serves on the Board of Directors for Sarah Bush Lincoln Health Systems and is the trustee of the Arcola Foundation. When not in the Bank, Dale is probably coaching on a diamond somewhere as he has coached both baseball and softball for over 20 years. Dale is a graduate of the University of Evansville as well as the prestigious Stonier Graduate School of Banking. He and his wife, Amy, have 3 active kids and have called Tuscola home since 2005.



## **Tim Mooney**

### **VP Business Banking**

Tim has over 8 years of banking experience with Arcola First Bank but has dedicated his entire career to customer service and serving Tuscola and Douglas County. For 26 years, Tim managed and oversaw operations at Tim Mooney Ford in Tuscola, where he built an impressive resume of community service and a respected business. He has served with the Tuscola School District as Board Vice President, and is a past board member of the Douglas County CEO program, Tuscola Chamber of Commerce, Sarah Bush Lincoln Health Center, and the Tuscola Rotary Club. Tim has a deep understanding of the needs of the bank's business customers and assists them in achieving their goals. He is a graduate of Northwood University, in Midland, MI.



## **Fredy Moreno**

### **AVP Business Banking**

Fredy has almost a decade of experience in banking, working as a retail loan officer, mortgage lending officer, and teller. Living in Arcola, he's actively involved in various community organizations. Fredy is the founder and president of Arcola FC and currently serves as president and soccer director for the Arcola Rec. Additionally, he's a member of Arcola's Zoning Board of Appeals & Planning Commission and the Arcola Sunrise Rotary Club. Fluent in both Spanish and English, Fredy sees his language skills as a valuable asset in his banking and community roles.

## **Your Banking Team**



**Angela Quinn**  
Credit  
Administration



**Ariel Howard**  
Deposit  
Operations



**Bonnie Gerkin**  
Customer Service  
Representative



**Dylan Kleiss**  
Customer Service  
Representative



**Graciela Leal-Ruiz**  
Teller



# Your Consumer Bankers



**Sierra Spears,**  
Consumer Banking Officer–Arcola

Sierra has over 5 years of banking experience, including her past year with Arcola First Bank. She plays several key roles within the bank, including training and development of new tellers, assisting customers with day-to-day account activities, and working closely to support various customer needs. She and her husband have a son, Luca, and are expecting another child in September 2024. Sierra was also Miss Arcola in 2016.



**Dawn Boddy**  
AVP Consumer Banking–Arthur

Dawn began her banking career in 2003 and has been with Arcola First Bank for the past 12 years. Responsible for overseeing Arthur Branch operations, she works closely with customers to ensure their accounts are managed with the highest level of service and professionalism. Dawn is involved in a number of community organizations, including Simply Arthur, where she serves as board secretary, and the Arthur Women's Club, where she is a board member. Dawn and her family live in rural Lovington.



**Lisa McCallister**  
AVP Consumer Banking–Tuscola

Lisa has over 40 years of banking experience, including roles as branch manager, supervisor, loan administration, banking operations, and a BSA officer. While she prides herself on her ability to assist customers with all types of banking questions and needs, Lisa's extensive experience also makes her a valuable mentor and point of reference for both experienced and newer bank employees to learn from. She is also very involved in the Tuscola community, participating in the Tuscola Moose Lodge, where she has held all officer positions, and the Tuscola Kiwanis Club.

## Your Banking Team



**Haley Logan**  
Customer Service  
Representative



**Karri Stutzman**  
Teller



**Michael Guana**  
Teller



**Rachel Lewis**  
Teller



**Teresa Stanberry**  
Teller

# Your Consumer Accounts

**Because your checking account is the account you probably use the most, we have tried to make the transfer as simple as possible.**

You will find that Peoples Bank & Trust has several consumer checking options satisfying the needs of most individuals and families. If you discover that another account would be a better choice, please contact us after May 20, 2024, the merger date and we will be happy to switch to an account that works for you. Our goal is to continue to provide you with the best possible customer service and products in the area.

Our tagline, “We Put People First” means that our focus is on you. As a Peoples Bank & Trust customer, you can trust that we are protecting your financial interest so that you can go about your everyday business.

Peoples Bank & Trust will make sure that you have the tools to bank the way that you want. Additional services are available with all of our consumer checking accounts. When it comes to banking, Peoples Bank & Trust offers all the conveniences offered in larger institutions. That is because we develop products and services with you in mind.

**Value Added Services available with our consumer accounts include:**

- Free Online Banking
- Free Bill Payment and Bill Presentment
- Free Online Check Images (front and back)
- Free E- Statements
- Free VISA Debit Card
- Free Debit Card Activity Protection
- Free Mobile Banking and Mobile Deposit
- Free ATM Transactions at our ATMs and all AlphaLink Alliance ATMs
- Free Direct Deposit and Automatic Payment Deductions
- Free Accountholder Notary Services
- Free Save by Spending Rewards
- Free Save by Spending Round Up Programs
- Free Drawings in our branches throughout the year
- Direct telephone numbers to Consumer and Business Bankers
- Professional, knowledgeable, and friendly staff dedicated to satisfying your banking needs

**Other Services offered:**

- VISA Consumer, College/Young Adult and Business Credit Cards
- Secured VISA Credit Card to build/restore credit
- Investment Counseling
- Accountholder Medallion Signature Guarantee

**New Bounce Protection feature provided automatically with each checking account.**

Bounce Protection is an overdraft privilege requiring no action on your part. You do not have to sign anything. Your Bounce Protection limit is assigned automatically according to your account type. For more information about this Bounce Protection, contact us after May 20, 2024, the merger date.

If you are interested in any of these services, please contact a Consumer Banker directly at (888) 728-1954 after May 20, 2024, the merger date.

**No Action Required**

If you have social security, pension, payroll, etc., direct deposited to your checking, savings or money market account, your deposit will be received and credited to your account as in the past.

## **Debit Card Timeline**

Your new VISA debit card will be sent to you around Mid-May. **A sticker will be affixed to this card including the phone number to call in order to activate your card and select your PIN. This number is (800) 992-3808. You may complete this action immediately upon receiving your debit card.**

**You should begin using your new Peoples Bank & Trust VISA debit card after 8 a.m. on Monday, May 20, 2024.** Please discontinue using your existing Arcola First Bank VISA debit card after 8 a.m. on Monday, May 20, 2024.

## **Action May Be Required**

If you have recurring payments tied to your VISA debit card (such as utility bills, credit card payments, etc.), **please provide the billers with your new VISA debit card account number.**

## **Online Banking Timeline**

Online banking with bill payment and bill presentment will be available to you beginning Monday, May 20, 2024. Your current username will remain the same and your temporary password will be the last four digits of your social security number. When you log in for the first time, you will be prompted to select a new password and to establish an additional layer of protection called multi-factor authentication. This enables you to access your account only through trusted computers.

## **Incoming Wire Transfers**

As of the date of transfer, you will need to communicate new Peoples Bank & Trust wire transfer instructions to parties sending wire transfers to your account.

Receiving Bank Name:	TIB ABA #111010170
Beneficiary Bank Name:	Peoples Bank & Trust 200 S. Locust Pana, IL 62557 ABA #071122535
Credit To:	Customer Name Customer Account Number

## **Checks**

You will be able to continue to use your current checks and deposits after the merger. When you place your next check order through Peoples Bank & Trust, please let us know if you need to change any information. If you place your next order through another company, you will need to provide that company with your account number and Peoples Bank & Trust routing transit number, 071122535. You can order checks by selecting the Order Personal Checks link on our website: [bankpbt.com/helpful-links](http://bankpbt.com/helpful-links).

## **Closing an Account**

If you close your account before accrued interest is credited, you will not receive the accrued interest.

## **For Additional Information**

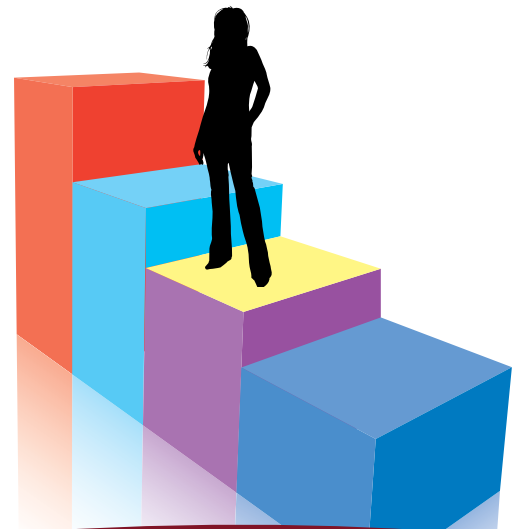
We have included a chart of our checking accounts on the following page. If you would like to receive more information about these accounts, contact us toll-free at (888) 728-1954.

# Your Guide to Consumer Checking

If your account is for consumer purposes, this is the chart you will use.

Consumer Checking and NOW Accounts						
Arcola First Bank Product	Peoples Bank & Trust Product	Monthly Service Charge of ...	... Plus Additional Charge	... If Balance Falls Below ...	... Less Credit For E-Statement ...	... And Charge For Items Of ...
Convenience Checking Account	Value Checking Account	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Student Checking Account	Value Checking Account	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Rewards Checking Account	Value Checking Account	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Regular Checking Account (held by a "Personal" depositor without Account Analysis)	Value Checking Account	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Senior Checking Account	Value Checking Account	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Tiered NOW Account	Smart Checking Account	\$0.94	\$10.43	\$2,500	\$0.94	\$0.24 per item over 100
NOW Account	Smart Checking Account	\$0.94	\$10.43	\$2,500	\$0.94	\$0.24 per item over 100
Regular NOW Account	Smart Checking Account	\$0.94	\$10.43	\$2,500	\$0.94	\$0.24 per item over 100

We are committed to making the merger as smooth as possible and have mapped your account to our product that most closely resembles your account. The type of account you currently have can be found on your periodic bank statement.



# Your Savings & Money Market Accounts

**Savings accounts offer you a great way to save for emergencies, vacations and other future purchases. Peoples Bank & Trust consumer bankers help develop a plan for the future, not just for today.**

## **No Action Required**

If you have social security, pension, payroll, etc., direct deposited to your checking, savings or money market account. Your deposit will be received and credited to your account as in the past.

## **Debit Card Timeline**

Your new VISA debit card will be sent to you around Mid-May. **A sticker will be affixed to this card including the phone number to call in order to activate your card and select your PIN. This number is (800) 992-3808. You may complete this action immediately upon receiving your debit card.**

**You should begin using your new Peoples Bank & Trust VISA debit card after 8 a.m. Monday, May 20, 2024.** Please discontinue using your existing Arcola First Bank VISA debit card after 8 a.m. on Monday, May 20, 2024.

## **Action May Be Required**

If you have recurring payments tied to your VISA debit card (such as utility bills, credit card payments, etc.), **please provide the billers with your new VISA debit card account number.**

## **Online Banking Timeline**

Online banking with bill payment and bill presentment will be available to you beginning Monday, May 20, 2024. Your current username will remain the same and your temporary password will be the last four digits of your social security number. When you log in for the first time, you will be prompted to select a new password and to establish an additional layer of protection called multi-factor authentication. This enables you to access your account only through trusted computers.

## **Closing an Account**

If you close your account before accrued interest is credited, you will not receive the accrued interest.

## **Deposit and Withdrawal Slips**

You will continue to use your current deposit and withdrawal slips.

## **Money Market Checks**

You will continue to use your current checks and deposit slips. Your account number will remain the same. When you place your next order through your branch, please let us know if changes need to be made. If you place your next order through another company, you will need to provide them with the Peoples Bank & Trust Routing Number, 071122535. You can order checks by selecting the Order Personal Checks link on our website: [bankpbt.com/helpful-links](http://bankpbt.com/helpful-links).

**Legacy Christmas Club Account will become Target Savings Account**  
Final Legacy Christmas Club Account checks will be distributed in October 2024. At that time, your Legacy Christmas Club Account will change to your Target Savings Account. This product allows you to decide how much you save, how often you save, and when you withdraw the money, while receiving a higher interest rate. Many of our customers use this account to save for Christmas, a special anniversary, real estate taxes, dream vacation, or down payment on your first home ... just to name a few.

## **Convenient Account Statements**

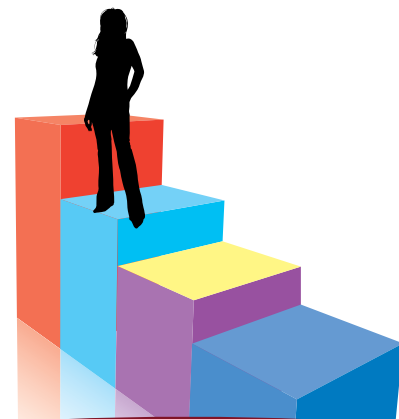
Your account statement will be issued quarterly in March, June, September, and December for your savings account. If electronic transactions are performed, you will receive a statement in the month the transactions post to your account. If your statement is currently a combined statement (including information for more than one account), you will receive a separate statement for each account in future.



# Your Guide to Savings & Money Market Accounts

Money Market and Savings Accounts						
Arcola First Bank Product	Peoples Bank & Trust Product	Monthly Service Charge of ...	... Plus Additional Charge	... If Balance Falls Below ...	... Less Credit For E-Statement ...	... And Charge For Items Of ...
Premier Money Market Account	Legacy Money Market Account	\$0.94	\$11.43	\$2,500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Tiered Money Market Account	Elite Money Market Account	\$0.94	\$11.43	\$2,500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Money Market Account	Elite Money Market Account	\$0.94	\$11.43	\$2,500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Regular Savings Account	Target Savings Account	\$0.94	\$2.00	\$200	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Rewards Savings Account	Target Savings Account	\$0.94	\$2.00	\$200	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Tiered Savings Account	Target Savings Account	\$0.94	\$2.00	\$200	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Student First Savings Account	Building Blocks Savings Account	N/A	N/A	N/A	N/A	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Christmas Club Account	Legacy Christmas Club Account	N/A	N/A	N/A	N/A	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44

We are committed to making the merger as smooth as possible and have mapped your account to our product that most closely resembles your account. The type of account you currently have can be found on your periodic bank statement.



# Your Certificates of Deposit & Individual Retirement Plans

**Building wealth with an FDIC insured CD or IRA is a great way to invest in your future. Whether you are facing retirement, or simply looking for a way to increase the value of your savings account. At Peoples Bank & Trust, we look forward to working with you to accomplish your dreams.**

## Current CDs and IRAs

Current terms, annual percentage yields and conditions of your CDs and IRAs will remain the same until maturity.

## Grace Periods

At maturity, you have 10 days to change the terms, or withdraw money from your CD or IRA. Interest is not paid during the grace period, unless renewed.

## Early Withdrawal Penalties

At the first renewal date after May 20, 2024, the merger date, new penalties will be imposed for withdrawals BEFORE maturity.

If your account has an original maturity date of:

- 12 months or less, the penalty for early withdrawal will be the full amount of interest for the term.
- 12 months and over, the penalty for early withdrawal will be the loss of 12 months of interest.

You may redeem the certificate of deposit before maturity without penalty if the early withdrawal is due to the death of the depositor or declaration of the depositor as mentally incompetent.

## Closing your account

If you close your account before interest is credited, you will not receive the accrued interest.

## Year End IRS Reporting

The IRS 1099-R forms are mailed in January. If the combined interest paid is less than \$10, a 1099-R will not be mailed.

## Action May Be Required

**The account number for your CD or IRA will changed.** If you have any automatic deposits or withdrawals into a CD or IRA you may need to correct the account information on file.

Certificate Of Deposit or Individual Retirement Account Term	At Renewal Your CD or IRA Will Roll Into
7-31 day (IRAs not offered)	30 day
90 day (IRAs not offered)	90 day
182 day (6 month)	182 day
7 month	12 month
8 month	12 month
9 month	12 month
12 month	12 month
14 month	18 month
16 month	18 month
18 month	18 month
21 month	24 month
23 month	24 month
24 month	24 month
30 month	30 month
36 month	36 month
42 month	48 month
48 month	48 month
60 month	60 month

No changes will be made to your current interest rate, term or payment method until after the first renewal date after the merger.

# Your Guide to Personal Loans

## Please continue to mail your check payments to your bank's current location.

After the merger, you will be able to telephone your Consumer Banker directly. Obtain their business card with telephone number and put it on your speed dial for quick and easy access anytime!

### Relationship Banking

At Peoples Bank & Trust, customers have one Consumer Banker who knows them and works to provide financial services to meet their financial goals. Your Consumer Banker is your single source for life's financial needs—from checking to consumer loans, from retirement accounts to mortgage loans, and everything in between. Bank with Peoples Bank and Trust so you can spend your time living your life, not explaining it.

### Consumer Loans

The terms and conditions of your existing loan will not change. Automatic payments transferred from your current Arcola First Bank account will continue as established prior to merger. **Loan numbers will change.** Automatic payments transferred from an account not held at Arcola First Bank must be updated to reflect your new loan number.

### Consumer Loan Products Available

- **Home Equity Line of Credit.** This product allows you to utilize the equity in your home with a reusable credit line with competitive interest rates and low closing costs. Subject to credit approval.
- **Peoples Cash.** This personal line of credit is attached to your checking account and provides automatic access to extra cash when you need it. Payments are automatically deducted from your account. Subject to credit approval.
- **Peoples Consumer Loans.** This traditional consumer loan products are available for all your needs. Whether it's time for a new vehicle or home improvements, we make it easy. We will review your financial needs and provide easy and convenient loan options. Here are some of the benefits you will receive: assistance with our simple application process, competitive rates and charges, prompt and courteous service, automatic checking and savings deductions, and simple interest. Subject to credit approval.

### Mortgage Loans

The terms and conditions of your existing mortgage will not change. Automatic payments transferred from your current Arcola First Bank account will continue as established prior to merger. **Loan numbers will change.** Automatic payments transferred from an account not held at Arcola First Bank must be updated to reflect your new loan number

### Mortgage Loan Products Available

We offer a variety of residential mortgage options to meet your financial needs:

- Fannie Mae (FNMA) fixed rate mortgages at attractive interest rates for long terms.
- Adjustable rate portfolio mortgage loans are perfect for those who, for whatever reason, do not want the fixed rate FNMA loan.
- Construction loans for the construction of a new home.
- USDA Rural Development long-term fixed rate mortgage loans to provide financing with little or no down payment, subject to certain income restrictions.
- Downpayment Plus Program is a program through the Federal Home Loan Bank that provides down payment assistance to low- and moderate-income families.

### Action May Be Required

Automatic payments transferred from your current Arcola First Bank account will continue as established prior to merger. **Loan numbers will change.** Automatic payments transferred from an account not held at Arcola First Bank must be updated to reflect your new loan number.

If you are interested in any of these services, please contact a Consumer Banker after May 20, 2024, the merger date.

Come in or call for an appointment to see how much money we can save you.



# The Investment Center

Located at Peoples Bank & Trust.

**Every investor has different financial goals, time horizons and risk tolerances, so we focus on developing an investment plan as individual as you.**

Together we can help you set and meet your financial goals while striving to give you a feeling of confidence, security and peace of mind.

## **The Investment Center offers:**

- Advisory Services
- Retirement Planning
- Education Savings
- Estate Planning
- Trust Administration
- Portfolio Construction & Review
- Online Account Access & Trading Stocks
- Bonds
- Mutual Funds
- Annuities
- Life Insurance



**Cesar (Jay) Sison Jr**

**Financial Advisor  
and Branch Manager**

(866) 670-3452

Securities, insurance products, financial planning, and investment management services are offered through Wintrust Investments, LLC (Member FINRA/SIPC), founded in 1931. Investment products such as stocks, bonds and mutual funds are not insured by the FDIC or any federal government agency, not bank guaranteed or a bank deposit, and may lose value.



# Your Guide to Business Banking

**At Peoples Bank & Trust we are especially proud of our agricultural and business background and performance.**

As Central Illinois' Premier Ag Lender, we serve 14 counties across the mid-section of Illinois from Decatur to Effingham and White Hall to Arcola. Our 14 banker lending team has nearly 300 years of commercial and agricultural lending experience. We are a US Small Business Administration (SBA) Preferred, Express and Export Express Lender. SBA's Illinois District Office named our bank as their Rural Lender of the Year last year. The award recognizes our strong dedication to working with rural businesses to aid economic opportunities and quality of life for communities through SBA Express, SBA 7(a) and other lending options. We are one of the most active US Department of Agriculture, Rural Development, Business Programs, Business & Industry (B&I) Lenders in Illinois. In 2021, we achieved a national ranking as one of the top 12 B&I Lenders in the United States. For farm lending, we are a Preferred Lender for US Department of Agriculture, Farm Service Agency (FSA) for each FSA guaranteed farm loan program.

Our bank's business bankers are dedicated professionals who can assist you with a wide range of banking needs, providing personalized solutions tailored to your business goals and financial requirements. We are here to help put your business first.

After the merger, you will be able to telephone your Business Banker directly. Obtain their business card with telephone number and put it on your speed dial for quick and easy access anytime.

## Relationship Banking

At Peoples Bank & Trust, business and farm customers have one Business Banker who understands their business and works to provide financial services to meet their financial goals. Your Business Banker is your single source for all your financial needs- from cash management to lines of credit, from mortgages to equipment loans, and everything in between. Bank with Peoples Bank & Trust so you can spend your time running your business, not explaining it.

## Deposits and Cash Management

Peoples Bank & Trust has several business banking accounts, each with their own special benefits. We are committed to making the transfer as smooth as possible and have mapped your account to our product that most closely resembles your account. If you discover that another account would be a better choice, please contact us after May 20, 2024, the merger date, and we will be happy to switch to an account that works better for you! Our goal is always to provide you with the best possible customer products and services to meet your needs.

## Lending

Peoples Bank & Trust has a very strong background in commercial and agricultural lending. The terms and conditions of your existing business loans will not change. Please continue to mail all payments to your banks' location. We provide the following Business Lending Programs:

- Commercial and Agricultural Operating Loans
- Commercial and Agricultural Capital Asset Loans

- Commercial and Agricultural Lease Loans
- Commercial and Agricultural Real Estate Loans
- Residential Rental Real Estate Loans

## Special Loan Programs

- USDA Farm Service Agency guaranteed loans and joint loans
- USDA, Rural Development Business & Industry guaranteed loans
- State of Illinois Linked Deposit Loans
- US Small Business Administration guaranteed loans
- State of Illinois Young Beginning Farmer Guaranteed loans
- Industrial Revenue Bonds

## Incoming Wire Transfers

As of the date of transfer, you will need to communicate new Peoples Bank & Trust wire transfer instructions to parties sending wire transfers to your account.

Receiving Bank Name:	TIB ABA #111010170
Beneficiary Bank Name:	Peoples Bank & Trust 200 S. Locust Pana, IL 62557 ABA #071122535
Credit To:	Customer Name Customer Account Number

## Checks

You will be able to continue to use your current checks and deposit slips after the merger. When you place your next check order through Peoples Bank & Trust, please let us know if you need to change any information. If you place your next order through another company, you will need to provide that company with your account number and Peoples Bank & Trust routing transit number, 071122535. You can order checks by selecting the Order Business Checks link on our website: [bankpbt.com/helpful-links](http://bankpbt.com/helpful-links).

## Action May Be Required

Automatic payments transferred from your current Arcola First Bank account will continue as established prior to merger. **Loan numbers will change.** Automatic payments transferred from an account not held at Arcola First Bank must be updated to reflect your new loan number.

## For Additional Information

We have included a very easy-to-read chart of our checking accounts on the following pages. If you would like to receive more information about these accounts, contact us toll-free at (888) 728-1954.

# Your Guide to Municipal Banking

**At Peoples Bank & Trust we understand the unique banking needs of municipalities. We have developed products and services with your special needs in mind.**

Work with a bank who understands you. Municipalities are unique organizations with the responsibility to achieve public goals while remaining fiscally prudent. From our long history working with our municipal customers, we appreciate the vital role you play in our communities. We understand the importance of providing competitive interest rates and quality banking services without direct charges.

Our communities are important. We live in our communities and invest in our communities, just like you. Funds deposited with Peoples Bank & Trust stay in our communities, not in Chicago or out of state.

Benefit from high quality banking solutions. As knowledgeable and experienced banking partners, we will help you manage your day-to-day tasks while providing superior e-service solutions such as business online banking, ACH Manager, and Positive Pay.

After the merger, you will be able to telephone your Banker directly. Obtain their business card with telephone number and put it on your speed dial for quick and easy access anytime.

## Relationship Banking

At Peoples Bank & Trust, customers have one Banker who knows them and works to provide financial services to meet their financial goals. Your Banker is your single source for life's financial needs—from checking to consumer loans, from retirement accounts to mortgage loans, and everything in between. Bank with Peoples Bank and Trust so you can spend your time managing your community, not explaining it.

## Deposits and Cash Management

Peoples Bank & Trust has several municipal banking accounts, each with their own special benefits. We are committed to making the merger as smooth as possible and have mapped your account to our product that most closely resembles your account. If you discover that another account would be a better choice, please contact us after May 20, 2024, the merger date and we will be happy to switch to an account that works better for you! Our goal is always to provide you with the best possible customer products and services to meet your needs.

## Lending

Peoples Bank & Trust is committed to meeting the credit needs of our communities. The terms and conditions of your existing municipal loans will not change. Please continue to mail all payments to your banks' location. We provide the following Municipal Lending Programs:

- Purchase/Trustee/Pay Agents for Industrial Revenue Bonds
- Tax and State Aid Anticipation Warrants
- Purchase Local Issued Bonds
- Municipal Leases

## Incoming Wire Transfers

As of the date of merger, you will need to communicate new Peoples Bank & Trust wire transfer instructions to parties sending wire transfers to your account.

Receiving Bank Name:	TIB ABA #111010170
Beneficiary Bank Name:	Peoples Bank & Trust 200 S. Locust Pana, IL 62557 ABA #071122535
Credit To:	Customer Name Customer Account Number

## Checks

You will be able to continue to use your current checks and deposit slips after the merger. When you place your next check order through Peoples Bank & Trust, please let us know if you need to change any information. If you place your next order through another company, you will need to provide that company with your account number and Peoples Bank & Trust routing transit number, 071122535. You can order checks by selecting the Order Business Checks link on our website: [bankpbt.com/helpful-links](http://bankpbt.com/helpful-links).

## Action May Be Required

Automatic payments transferred from your current Arcola First Bank account will continue as established prior to merger. **Loan numbers will change.** Automatic payments transferred from an account not held at Arcola First Bank must be updated to reflect your new loan number.

## For Additional Information

We have included a very easy-to-read chart of our checking accounts on the following pages. If you would like to receive more information about these accounts, contact us toll-free at (888) 728-1954.

# Your Guide to Business and Municipal Checking Accounts

If you are a business or a municipality, this is the chart you will use.

Business Checking and NOW Accounts						
Arcola First Bank Product	Peoples Bank & Trust Product	Monthly Service Charge of ...	... Plus Additional Charge ...	... If Balance Falls Below ...	... Less Credit For E-Statement ...	... And Charge For Items Of ...
Small Business Checking Account	Business Free Checking Account	\$0.94	N/A	N/A	\$0.94	\$1.17 per item over 100 and Account Analysis Service Charge for negative collected balance
Regular Checking Account (without Account Analysis and not held by a "Personal" depositor)	Business Free Checking Account	\$0.94	N/A	N/A	\$0.94	\$1.17 per item over 100 and Account Analysis Service Charge for negative collected balance
Sweep Account (Unlimited)	Business NOW Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Cash Management Account (not held by a "Corporate" depositor)	Business NOW Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Sweep Account (not held by a "Corporate" depositor)	Business NOW Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Classic Business Checking Account	Premium Business Checking Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Sweep Account (6 Max)	Premium Business Checking Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Cash Management Account (held by a "Corporate" depositor)	Premium Business Checking Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Sweep Account (held by a "Corporate" depositor)	Premium Business Checking Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Arcola First Bank Product	Peoples Bank & Trust Product	Monthly Maintenance Fee of ...	... Plus A Per Item Charge (For Each Debit Item Or Credit Item Including On Us Checks Or Transit Checks) ...	... Plus A Per Deposit Credit ...	... Less Credit For E-Statement ...	... And Collected Balance Charges And Credits ...
Regular Checking Account (with Account Analysis held by any depositor)	Premium Plus Business Checking Account	\$14.22	\$0.10	\$0.15	\$0.94	plus Negative Collected Balance Interest (WSJ Prime plus 3%) <and> less Positive Collected Balance Earnings Credit (6.25% of 90d UST Rate)
Business Analysis Checking Account	Premium Plus Business Checking Account	\$14.22	\$0.10	\$0.15	\$0.94	plus Negative Collected Balance Interest (WSJ Prime plus 3%) <and> less Positive Collected Balance Earnings Credit (6.25% of 90d UST Rate)

# Your Guide to Other Business and Municipal Services

## Other Services

### Business Online Banking

By working with skilled online banking experts, your online profile can be built to your organization's unique specifications to ensure that each user has exactly the viewing capabilities and authorities they require.

We offers state-of-the-art functionality that assists businesses (large or small) to manage their cash each day. Our business online banking service is available to more than one user, with a primary administrator who controls security and functionality parameters to their end-user. If you are looking for a more efficient way to manage and automate payroll, direct payments, tax payments, bill payments, collections and more, We have the best online solution available.

Business Online Banking provides concurrent access to accounts of multiple business entities, business bill payment services, online account reconciliation, and accounting software transaction interfaces. Transaction Interface and download options include Microsoft Money, Intuit® Quicken, Intuit® Quick Books, and CSV (Excel) Spreadsheet.

### ACH Origination

A cash management service that we offer which allows your business to generate ACH transactions online through your deposit account in our bank. This service can include direct deposit payroll, collection of accounts receivable, payment of state and federal taxes, payment of trade creditors, cash concentration and disbursement and other customer-initiated entries. Effectively, you can originate transactions between accounts owned by you or others in any receiving depository financial institution.

### Remote Deposit

A one-stop solution that includes electronic payment processing, online reporting and risk management services. This process captures money orders, consumer checks, cashiers checks and corporate checks electronically which means that you do not have to go the bank to make your deposits. This saves time, improves efficiency and profitability. Checks will clear faster which means that you will find out about returned items quicker. You can purchase or lease the necessary equipment.

### Business Mobile Deposit

Business Mobile allows customers the convenience of making deposits on the go by downloading an easy-to-use app on a mobile device. For customers who don't have the need to deposit many checks each day, this

solution can be more cost efficient and reduces the need to set up the additional equipment needed with Remote Deposit. For other customers who have employees working out of the office, Business Mobile can be paired with Remote Deposit so deposits can be made both in and out of the office without having to make a trip to the bank.

### Positive Pay

Positive Pay is a simple and effective form of fraud protection available to business customers through Business Online Banking. Positive Pay confirms the amount, payee, and date against an uploaded file to confirm that a check presented for payment is authorized. If the details of the item presented do not match the business's uploaded check registry, the item is considered an exception and will only be paid if the business chooses that option in Business Online Banking.

### Insured Cash Sweep (ICS)

ICS allows depositors to work directly with just one bank to access multi-million dollar FDIC insurance and earn interest beyond the current PBT deposit rate. By providing access to FDIC insurance through a single bank relationship, ICS can help your public unit comply with investment policy mandates. You work directly with the bank and banker that you know and trust and your funds support lending initiatives that strengthen your local community.

### Merchant Services

This process would allow you to accept MasterCard, VISA and Discover credit/debit cards for merchandise or services (such as utility bills, etc.) that you offer for sale. When merchants can accept credit/debit cards, it is proven that they increase sales opportunities and provide an additional method for your customers' payment options. Accepting credit/debit cards can also reduce your collection exposure due to NSF checks. You receive monthly statements that recap sales/returns from credit cards. You control the start-up expense by leasing or purchasing the equipment.

If you are interested in finding out more about these loan programs or services, please contact your Banker after May 20, 2024, the merger date and we will be happy to see if these products or services make sense for you.

# Your Guide to Other Business and Municipal Services

## Commercial Remote Deposit Service

### Fee

Monthly Maintenance For First Account	\$25.00
Monthly Service Charge For Each Additional Account	\$2.00
Standard Monthly 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 Cash Management & ACH Services

### Fee

Monthly Maintenance	\$45.00
File Transmittal	\$5.00
ACH Item	\$0.15
Unauthorized Debit Entry Fee	\$10.00

## Commercial Positive Pay

### Fee

Monthly Maintenance	\$25.00
---------------------	---------

## Business Mobile Deposit

### Fee

Per Credit Item	\$1.00
-----------------	--------

# Your FDIC Insurance

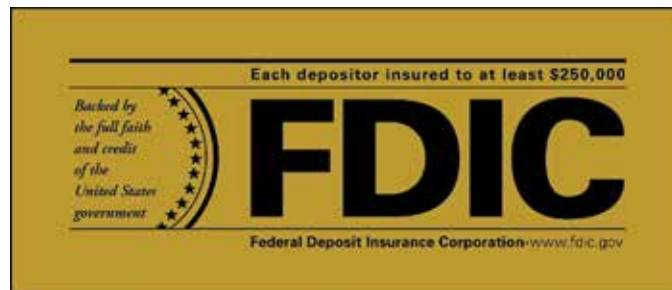
## **Your deposits will continue to be insured to the maximum amount allowed by law.**

If you have funds on deposit at Arcola First Bank and / or Peoples Bank & Trust, on May 20, 2024, the merger date, your funds will continue to be insured separately by the FDIC for at least six months after that date.

The separate insurance of deposits assumed continues for six months from the date the assumption takes effect or, in the case of a time deposit, the earliest maturity date after the six-month period. In the case of time deposits which mature within six months of the date the deposits are assumed and which are renewed at the same dollar amount (either with or without accrued interest having been added to the principal amount) and for the same term as the original deposit, the separate insurance applies to the renewed deposits until the first maturity date after the six-month period. Time deposits that mature within six months of the deposit assumption and that are renewed on any other basis, or that are not renewed and thereby become demand deposits, are separately insured only until the end of the six-month period.

If you have questions concerning your FDIC Insurance Coverage, please contact your banker at (888) 728-1954.

Additional information concerning FDIC coverage is available at [FDIC.gov](https://www.fdic.gov).



# Your Guide to Banking Services

**It is almost impossible to cover every product and service that we offer.**

## **Direct Deposit or Automatic Debits**

If you have social security, pension, payroll, etc., direct deposited to your checking, savings or money market account. Your deposit will be received and credited to your account as in the past.

## **Business Credit Cards**

Cards are issued by Elan Financial Services with the Peoples Bank & Trust name prominently displayed on the card. Make your business even more rewarding with a VISA Business Credit Card with your choice of Rewards or Travel. 0% Introductory Rate-Choice of Rewards or Travel-Merchandise & Gift Cards. Ask for details and subject to credit approval.

## **Personal Credit Cards**

Cards are issued by Elan Financial Services with the Peoples Bank & Trust name prominently displayed on the card. Cards offered include the Young Adult & College cards as well as the Consumer card. Ask for details and credit approval required.

## **Signature Guaranty**

Accountholders Only

## **Notary Services**

Free for accountholders, available to anyone

## **Automatic Transfers**

Using our internal automatic product enables you to save money by reducing the number of checks needed as well as postage to mail the checks. You also save time by allowing us to take care of the tedious monthly task covered by using our auto-transfer products.

## **Safety Deposit Boxes**

The annual rental renewal date billing and payment methods will not change; however, the rental amount due may change with your next safety deposit box billing. All other terms and conditions of your existing safety deposit box agreement remain unchanged.

## **Safety Deposit Box Annual Rental**

## **Fee**

3" to 4" x 5" Safety Deposit Box	\$25.00
5"x5" Safety Deposit Box	\$55.00
3"x10" Safety Deposit Box	\$35.00
5"x10" to 10.50" Safety Deposit Box	\$65.00
10"x10" Safety Deposit Box	\$95.00
Late Safety Deposit Box Rental Annual Fee	\$15.00
Safety Deposit Drilling (Plus Locksmith Charges)	\$50.00
Safety Deposit Drilling (Plus Locksmith Charges)	\$30.00

*\$10.00 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.*

# Your Guide to VISA Debit Cards

## Peoples Bank & Trust offers 24-hour access to your money.

This is an everyday expectation that we understand and take very seriously. Peoples Bank & Trust maintains thirteen proprietary ATMs and participates in an ATM network, AlphaLink Alliance that benefits our customers by providing you access to over 200 ATMs in Illinois, Indiana, Missouri, Kentucky, Ohio, and West Virginia. Our customers who use these designated ATMs will not be charged foreign ATM charges.

### Save By Spending

Peoples Bank & Trust takes your debit card experience to the next level by helping you Save by Spending in two unique ways:

- **Save by Spending – Rewards!** The bank rewards every signature based (non-pin) debit card purchase transaction over \$100 by depositing 0.25% of the amount of your purchase transaction into your account at the end of your statement cycle. Earn extra cash by spending it.
- **Save by Spending – Round Up!** The bank rounds up every debit card transaction amount to the nearest dollar and transfers that change to your savings account. Save your pennies.

Our debit cards are anything but average. Let Peoples Bank & Trust help you Save by Spending. Talk to your friendly consumer banker today and sign up. After all, it only makes sense to bank with your local, convenient and trusted banker. See how we can work for you.

### Action May Be Required.

**You will receive new debit cards prior to the May 20, 2024, the merger date. A sticker will be affixed to this card which includes the phone number to call in order to activate your card and select your PIN. This number is (800) 992-3808. You may complete this action immediately upon receiving your debit card.**

**You should begin using your new Peoples Bank & Trust VISA debit card after 8 a.m. on Monday, May 20, 2024.** Please discontinue using your existing Arcola First Bank VISA debit card after 8 a.m. on Monday, May 20, 2024.

Any Arcola First Bank cards which are ATM-only will be reissued as Peoples Bank & Trust debit cards.

From Friday May 17 at 2 p.m. until Monday May 20, the ATMs located at the Arcola First Bank branches will be unavailable for use. During this time, you may use any other Peoples Bank & Trust ATM listed at no charge.

### Action May Be Required.

If you have any vendors that are charging your VISA Debit Card for pre-authorized payments, you will need to provide the billers with your new VISA Debit card number. **Your existing VISA debit card will not be valid after 8 a.m. on Monday, May 20, 2024.**

For your protection, ATM cash withdrawal limits are \$500 per 24-hour period and \$1,500 for debit card transactions per 24-hour period. If you need a higher limit, please call Consumer Banking toll free at (888) 728-1954.

### Peoples Bank & Trust ATM Locations

197 W. State St.	Waverly, IL	62692
142 W. State St.	Palmyra, IL	62674
409 Carlin St.	Morrisonville, IL	62546
102 S. Main St.	White Hall, IL	62092
211 S. Poplar St.	Pana, IL	62557
209 W. Highway 16	Tower Hill, IL	62571
511 S. Main St.	Altamont, IL	62411
1221 Springfield Rd.	Taylorville, IL	62568
2840 Mansion Rd.	Springfield, IL	62711
1810 Lincoln Ave.	Charleston, IL	61920
127 S. Oak St.	Arcola, IL	61910
201 S. Vine St.	Arthur, IL	61911
504 S. Main St.	Tuscola, IL	61953

For additional ATM locations available in Illinois and other states, visit [bankpbt.com](http://bankpbt.com), [alphalinkalliance.com](http://alphalinkalliance.com), or call your bank representative.



### Free & Easy PBT Transactions

- Free VISA debit card
- Free debit card activity protection
- Free bank by phone
- Free ATM transactions at PBT locations and AlphaLink ATMs
- Free direct deposit and automatic payment deductions





# Your Deposit Account Statements

## **Statement: You will receive two statements on your account shortly after the merger.**

One statement will be your final statement from Arcola First Bank, which will only cover the period from your last statement through the date of the merger, including transactions and interest paid. Depending on your statement cycle, this may cover a full statement period, or just a few days.

The second will be from Peoples Bank & Trust. This will cover only the period from the merger of your account to Peoples Bank & Trust, to the date that will closely approximate your anticipated statement cycle date. This will include your transactions, interest paid, and applicable fees and monthly service charges. Again, this statement may cover a full statement period, or a few days.

## **After the first month, your statement will arrive at approximately the same time every month, or quarter, depending upon the account type.**

If you receive your savings statement quarterly, you will be mailed a statement at the end of each quarter. If your statement is currently a combined statement (including information for more than one account), you will receive a separate statement for each account in future. You will receive one IRS 1099INT form for the 2024 tax year from Peoples Bank & Trust.

### **Statement Cycle Dates**

- Personal Accounts: Personal statement cycles will be staggered though out the month.
- Money Market Accounts: Money Market account statement cycles will be staggered throughout the month.
- Business Accounts: Business account statement cycles will end on the last business day of each month.

## **Above & Beyond Service**

- Direct telephone numbers to Consumer and Business Bankers
- Free notary service
- Free signature guarantee for PBT customers
- Free bonus reward program
- Free holiday and event drawings for PBT customers



# Your Guide to Personal Online Banking

## **Paying bills with a mouse-click is just one labor-saving feature offered by Peoples Bank & Trust's Online Banking with Bill Payment and Presentment Service.**

Other attributes include viewing canceled checks, viewing online history, and transferring money between accounts at Peoples Bank & Trust.

Current Arcola First Bank online banking customers will have access to their account through online banking at bankpbt.com. Twenty-four months of historic Arcola First Bank account activity records will be available online using the Peoples Bank & Trust's online banking service. However, if you currently rely upon historic statements, we suggest you download or print your statements the day before the merger as these statements will not be available on your online banking when the merger is completed. On Friday, May 17, 2024, at 6 p.m., you will no longer have access to Arcola First Bank online banking or online account history and details.

### **Online Banking Users**

Online banking with bill payment and bill presentment will be available to you beginning Monday, May 20, 2024. Your current username will remain the same and your temporary password will be the last four digits of your social security number. When you log in for the first time, you will be prompted to select a new password and to establish an additional layer of protection called multi-factor authentication. This enables you to access your account only through trusted computers.

### **Mobile Banking**

Access your accounts, view transactions, pay bills, transfer money, and deposit checks from the convenience of your mobile device. Search *Bank PBT* in the app store on your Samsung or Apple device and enjoy banking from the palm of your hand. Download the app today so you will be ready to log in on Monday, May 20, 2024. The Arcola First Bank mobile app will be discontinued on Friday, May 17, 2024.

### **Action May Be Required**

Search *Bank PBT* in the app store on your Samsung or Apple device and download the app today.

### **Electronic-Statements (e-statements)**

Sign up for e-statements and be able to access your account statement directly from your online banking. Without any postal delays, your statements will be available quickly and conveniently. You can view, save, or print your statement for easy accessibility. Because your e-statement can only be viewed from online banking, access to your account documentation is private and secure.

### **Action May Be Required**

Even if you have enrolled in e-statements with Arcola First Bank, it is possible that you will need to re-enroll in e-statements with Peoples Bank & Trust. If you are prompted to enroll in e-statements upon your first online banking login, please follow the steps on the screen so you can continue enjoying the benefits of e-statements.

### **Bill Payment**

You may begin paying bills through online banking on Monday, May 20, 2024. Your payees and future and recurring payments will be ready for you to view within bill payment. If you would like assistance navigating through your new bill payment screen, please contact us and we will help.

We are always available to assist you with questions. Please call us at (888) 728-1954.

### **External Transfers**

External transfers are electronic transfers (ACH) of money between your Arcola First Bank account and your accounts at other financial institutions. These transfers will no longer be allowed. Any external transfers currently set up through Arcola First Bank's online banking will not convert to Peoples Bank & Trust.

Internal transfers are transactions between your accounts at our financial institution. These transfers will continue to be allowed and may be managed through your online or mobile banking.

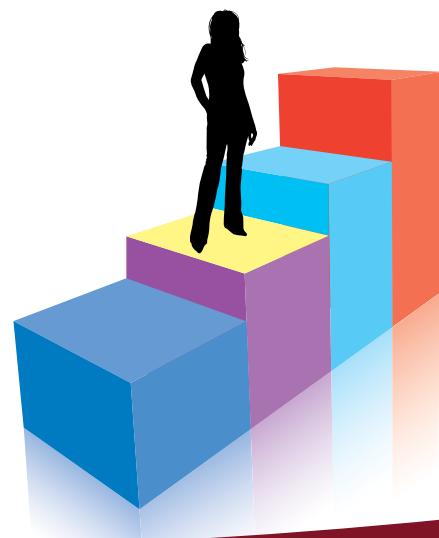
### **Security and Protection**

Peoples Bank & Trust's online banking partner has numerous layers that prevent, detect, correct and report security threats.

Nothing gives you peace of mind, like knowing your money is safe and secure.

### **Proposed Time Table for Transition of Online Banking Services**

- **May 16, 2024** – It is necessary to temporarily stop the bill payment system in order to bring all of your bill payment information from Arcola First Bank to Peoples Bank & Trust. Your pre-scheduled payments will continue during this time, even though your access will not be available.
- **May 17, 2024** – You will not be able to access Arcola First Bank Online Banking beginning at 6 p.m. on May 17, 2024.
- **May 20, 2024** – Peoples Bank & Trust Online Banking and Bill Payment and Bill Presentment will be available to you on May 20, 2024.



# Your Current Interest Rates

Peoples Bank & Trust Interest Rates as of April 17, 2024

Consumer Checking, Savings & Money Market Accounts	Minimum Daily Balance	Rate %	APY %
Smart Checking	\$0 to \$2,499.99	0.05	N/A
	\$2,500 and Over		0.05
Legacy Money Market (No New Accounts)	\$0 to \$2,499.99	0.05	N/A
	\$2,500 to \$24,999.99	2.87	0.05
	\$25,000 to \$49,999.99	2.87	2.90
	\$50,000 to \$99,999.99	2.87	2.90
	\$100,000 and Over	2.87	2.90
Elite Money Market Account	\$0 to \$2,499.99	0.05	N/A
	\$2,500 to \$24,999.99	0.10	0.05
	\$25,000 to \$49,999.99	0.10	0.10
	\$50,000 to \$99,999.99	0.10	0.10
	\$100,000 and Over	0.10	0.10
Target Savings	\$0 to \$199.99	0.05	N/A
	\$200 and Over		0.05
Building Blocks Savings	\$0 to \$1,999.99	1.00	1.00
	\$2,000 and Over	0.05	1.00-0.05
Health Savings Account	\$0 and Over	1.00	1.00
Legacy Christmas Club (No New Accounts)	\$0 to \$5000	1.95	1.96
	\$5,000.01 and Over	0.01	0.01
Business Checking, Savings & Money Market Accounts	Minimum Daily Balance	Rate %	APY %
Business NOW Account	\$0 to \$2,499.99	0.05	N/A
	\$2,500 to \$24,999.99		0.05
	\$25,000 to \$49,999.99		0.05
	\$50,000 to \$99,999.99		0.05
	\$100,000 and Over		0.05
Business Money Market Account	\$0 to \$2,499.99	0.05	N/A
	\$2,500 to \$24,999.99	0.10	0.05
	\$25,000 to \$49,999.99	0.10	0.10
	\$50,000 to \$99,999.99	0.10	0.10
	\$100,000 and Over	0.10	0.10
Business Elite Savings	\$0 to \$2,499.99	0.05	N/A
	\$2,500 to \$24,999.99		0.05
	\$25,000 to \$49,999.99		0.05
	\$50,000 to \$99,999.99		0.05
	\$100,000 and Over		0.05

- Rates, or Interest Rates, and Annual Percentage Yields, or APYs, are rounded to the nearest one-hundredth percent.
- Fees could reduce earnings and interest is lost for each day below the minimum balance. If accounts are closed before interest is credited, you will not receive accrued interest.
- All rates and APYs offered may change daily and may change daily after account opening.
- For Building Blocks Account balances below \$2,000, the higher of the APY range disclosed is received. For Building Blocks Account balances of \$2,000 and above, the lower of the APY range disclosed is received.

# Your Service Charges

**At Peoples Bank & Trust, our financial service experts manage client relationships and deliver personalized, professional service which our customers often perceive as being more valuable than the service of our competitors.**

As a local community bank, we believe in being forthcoming with our statement of charges and being clear about what our services cost. Many of our banking services are provided free to our account holders while we charge a fee reflective of the cost of the service to the general public.

Peoples Bank & Trust Statement of Service Charges and Common Features	Fee
Electronic Statements Service	FREE
Mobile Deposit (Per Item)	FREE
Online and Automatic Funds Transfers (AFT)	FREE
Return Items (for Consumer Accounts)	FREE
Telephone Funds Transfer	\$4.53
Automatic Funds Transfer for NSF	\$1.93
Stop payment	\$34.22
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
Signature guarantee (PBT account holder only)	\$75.00
Photocopies (per page)	\$0.25
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 Check (PBT account holder)	\$7.52
Money Order, Cashier Check, or Loan Disbursement Check (Non PBT account holder)	\$13.68
Surcharge at our ATM (PBT/AlphaLink Member)	FREE
Surcharge at our ATM (Not PBT/AlphaLink Member)	\$4.00
Outgoing wire transfer (PBT account holder)	\$26.67
Incoming wire transfer (PBT account holder)	\$12.51
International wire transfer	\$250.00
Night deposit bag	\$20.00
Night deposit key	\$5.00
Foreign Currency Order	\$69.82

## Peoples Bank & Trust Statement of Service Charges and Common Features

## Fee

Check cashing fees (PBT account holder)	FREE
Check cashing fees (Non PBT account holder)	5% of check or \$10.00 minimum
Incoming Collection Fees	\$23.88
Outgoing Collection Fees	\$5.97
Special Statement	\$12.59
Account research or reconciliation charge (per hour)	\$35.00
Check copies	\$2.34
Dormant Fee (12 months without transactions and balance under \$1,000)	\$5.96
Return Items (for Business Accounts)	\$2.78
Replace Debit card	\$13.58
Rush Order New or Replace Debit Card	\$69.98
Indemnity Bond for Lost Document (includes CD)	\$34.86
Garnishment or levy	\$250.00
Account Closing (within 90 days after opening)	\$100.00
City of Pana Water Bills	\$1.00
Online Banking Inactivity Fee (after 90 days)	\$2.52
Online Bill Pay Inactivity Fee (after 90 days)	\$6.92

## 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 \$34.97 per debit item. Online Bill Pay NSF Item Fees are an additional \$34.97. Overdraft Daily Fees are \$8.04 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive.

**Re-presentation:** When we return an item due to insufficient funds, the payee of the item may re-submit the returned item for payment. The bank will not charge a Return Item fee for items re-presented.

**Limits:** Fees for Bounce Protection Returned Items and Overdraft Items will not exceed \$244.79 per business day per account. Fees will not be charged for Bounce Protection Return and Overdraft Items unless the account is more than \$12.00 overdrawn. These limits do not apply to Overdraft Daily Fees.

## Check Clearing and Payment Order

Checks and other account debit transactions presented for payment each business day will be paid in order of their serial or check number. If the account does not have sufficient available funds to pay all transactions presented for payment, the order in which the transactions are received and processed can affect the total amount of overdraft fees.

# Your Account Agreement

## Including Terms and Conditions

### DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

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

**INTRODUCTION.** In this Deposit Account Agreement and Disclosure, each and all of the depositors are referred to as "you" and "your." The Financial Institution is referred to as "we," "our," and "us." This Deposit Account Agreement contains the terms and conditions governing certain aspects of your deposit accounts with us. As used in this document, the term "Agreement" means this document, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if applicable. Each of you signing the signature card for a deposit account acknowledges receipt of this Agreement, and agrees to the terms set forth in the Agreement, as amended from time to time. You agree that we may waive, in our sole discretion, any fee, charge, term, or condition set forth in this Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this Agreement.

**DATE ACCOUNT OPENED.** If you open an account with us after 6 p.m. on a business day that we are open, we will consider that the transaction was made at the opening of the next business day for account opening, effective date and issue date purposes.

**DEPOSIT ACCOUNTS.** From time to time, we may offer or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. If you open multiple Accounts, you may receive Schedule information for each Account, but this Agreement will cover all your Accounts with us. Each of you will be jointly and severally liable to us for debit balances in the Account, including without limitation overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

**INTEREST.** If your Account earns interest, the following information applies:

**(A) Payment of Interest.** We will pay interest at the annual rate specified on the Schedule, which does not reflect compounding ("Interest Rate"). The Schedule also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, and any minimum balance requirements. **(B) Minimum Balance Requirements.** The Schedule may specify a minimum balance that you are required to maintain in your Account. If the minimum balance is not maintained during a specified period, we, at our option, may not pay interest on your Account and/or may charge a fee for that period. You should review any minimum balance requirements on the Schedule. **(C) Initial Interest Rate.** The initial interest rate is the current annual rate of interest that we will pay on the specified balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). **(D) Interest Compounding and Crediting.** The Schedule will indicate the

interest compounding and crediting frequency for your Account (if any).

Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited to your Account. **(E) Interest Accrual.** We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been calculated, but not paid to the Account, is called accrued unpaid interest. **(F) Changes.** We have the right to change the rates and fees in accordance with the terms of the Schedule. We also reserve the right to change any other term of this Agreement at our sole discretion.

**FEES AND CHARGES.** Subject to applicable law, you agree to pay us the fees and charges shown in the Schedules as are applicable to your Account or for other services performed by us. You agree the fees and charges may be changed by us from time to time and authorize us to charge your account for their payment whether or not each charge results in an overdraft of your account. Existing and future charges may be based upon the overall costs of providing account services and may or may not be based upon the direct cost or expense associated with providing the particular service involved. The charges may be based on consideration of profit, competitive position, deterrence of misuse of account privileges by customers, and the safety and soundness of the financial institution. We will notify you of the changes, to the extent required by law.

**INSUFFICIENT FUNDS.** If an item drafted by you (such as a check you write) or drafted by someone else with your permission (such as a remotely created check or preauthorized draft you authorize someone else to create), or a transaction you authorize (such as a preauthorized electronic fund transfer), is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you a fee for returning the payment. When we return a payment due to insufficient available funds, the payee of the item may re-submit the returned item for payment. The bank will not charge a Return Item fee for items re-presented.

See the Schedule of Fees for additional information.

**BALANCE METHODS.** As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

**DEPOSIT RULES.** The following terms apply to deposits made to your Account: **(A) Endorsements.** You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, whether or not they are endorsed by you. You authorize us to supply missing endorsements, and you warrant that all endorsements are genuine. All checks and other items deposited to your Account should be endorsed payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send to us such electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only", followed by your

signature and Account number, or any alternative restrictive endorsement we may allow and communicate to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment. **(B) Final Payment.** All non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We reserve the right to refuse any item for deposit into your Account. **(C) Notice of Stop Payment, Legal Process, or Setoff.** A check received by us before the close of the banking day may be subject to any stop payment order received, legal process served upon, or setoff exercised by us prior to 6 p.m. of the next banking day. Any knowledge, notice, stop payment order, legal process, or setoff comes too late to affect our right or duty to pay a check if it is received after that time. Additional limitations regarding stop payment orders, the right of setoff, or other legal process may be found elsewhere in this Agreement. **(D) Direct Deposits.** If we offer direct deposit services for automatic preauthorized deposits to your Account of Social Security payments or automatic transfers from your other accounts with us, you must notify us at least 30 days prior to the next scheduled direct deposit or preauthorized transfer if you wish to cancel the direct deposit or transfer service. If any amount deposited must be returned to the government for any reason, you authorize us to deduct the amount from your Account as provided in the Final Payment paragraph above. **(E) Crediting of Deposits.** The Funds Availability Policy Disclosure provided to you reflects our policies relating to the availability of deposited funds. **(F) Substitute Checks and Electronic Files Pertaining to Original Checks.** If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic image or electronic information related to a paper check for deposit into your Account, you agree to reimburse us for losses, costs, and expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate payment associated with the check. **(G) Deposit Discrepancies.** When you make a deposit to your account, we will credit your account for the amount stated on your deposit slip and we may provide you with a deposit receipt. We reserve the right to review the deposit and confirm the amount of funds you deposited but are not required to do so. If after any review we determine that the amount credited to your account is incorrect, we may adjust your account

for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you. This may be the case, for example, if the amount credited to your account was more than the amount actually deposited by you. Notwithstanding the foregoing, we are not required to adjust your account unless within one year of the date of your account statement that shows the deposit either you notify us of the discrepancy or we discover it on our own. If you do not notify us of the error or we do not discover it on our own during this notice period, the amount credited to the account will be considered final.

**WITHDRAWAL RULES.** The following terms apply to withdrawals from your Account: **(A) Manner of Withdrawal.** You may make withdrawals from your Account in any manner that is permitted by us for the type of Account that you have opened. Withdrawals by mail will be posted to your Account as of the day the transaction is processed by us. We may refuse to accept any check other than standard checks provided by us, or approved by us in advance. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, or in the Schedule, or by applicable law. **(B) Withdrawal Restrictions and Overdrafts.** We do not have to allow you to make a withdrawal from your Account if you don't have sufficient available funds in the Account to cover the full amount of the withdrawal. **If there are available funds to cover some, but not all, of the withdrawals or other debits to your Account on a single business day, we will post the checks for which there are sufficient available funds in sequential order by check number, from the lowest check number to the highest.** We may pay other withdrawals or debit items (such as charges) prior to paying any checks, and we may post those other withdrawals or debit items in any order we may choose at our sole discretion. If there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your account balance more than one (1) time during this period. **(C) Standard Overdraft Policy.** Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time. **(D) Notice Requirements.** Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal from a savings, negotiable order of withdrawal ("NOW"), or money market account. Although we usually pay withdrawals or checks without notice on these

accounts, doing so does not mean that we give up this right. **(E) Postdated Items.** You agree that when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the date we pay the check, even though the posting date is prior to the date of the check. You further agree that we are not responsible for any loss to you in doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check, along with the name of the payee. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. You agree that we may return a postdated check to the presenter. **(F) Power of Attorney.** The person executing a power of attorney will be referred to as the principal and the person acting for the principal as the agent. We may refuse to comply with a power of attorney for reasonable cause, or until we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. **(G) Signatures.** You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to our customers. In light of this, you agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of items with a face amount below an amount specified by us from time to time. You authorize us to store and use Signature Card information in any reasonable form we deem necessary, including any digitized signature capture process. If you use a facsimile signature or other form of mechanically reproduced signature (such as, but not limited to, desktop publishing, digitized, or computer software generated signature), you agree you shall have the sole responsibility for maintaining security of the facsimile or mechanically reproduced signature and the device by which the facsimile or mechanically reproduced signature is affixed and you shall bear the entire risk for unauthorized use thereof whether or not you are negligent. You agree that no facsimile or mechanically reproduced signature we have been authorized to honor may be considered a forgery or an unauthorized signature, but that such facsimile or mechanically reproduced signature shall be effective as your signature or endorsement whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorney's fees) we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or mechanically reproduced signature or the device by which it is affixed. If you use any form of facsimile or mechanically reproduced signature device, you agree to deliver a sample to us if we request it. **(H) Preauthorized Drafts.** If we are unable to enforce presentment and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. **(I) Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or other payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the merchant or payee's account. When

information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. A description of the transaction will appear on your statement from us. Checks used in these types of transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is governed by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). **(J) Re-presented Checks.** If a merchant electronically re-presents a check returned due to insufficient or uncollected funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check. If a merchant electronically collects a fee associated with the re-presentation of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosures if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. **(K) Check Legends.** We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

**STALE CHECKS.** We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you.

**CHECKING ACCOUNTS.** If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

**Checking Sub-Accounts.** If you have a checking account or NOW account, your account consists of a transaction sub-account and a savings sub-account. This structure will not affect your available balance, service charges, FDIC insurance, interest earnings, your statement or any other feature of your account. Funds not routinely needed to pay debits may be periodically transferred to the savings sub-account. A transfer from the savings sub-account back to the transaction sub-account will fund items in excess of the balance in the transaction sub-account. The remainder of your balance will be maintained in the transaction sub-account. If interest is paid on your account balance, the interest calculation will be the same for both the savings sub-account and the transaction sub-account. If interest is not paid on your account balance, the savings sub-account will be non-interest bearing.



**SAVINGS ACCOUNTS.** If your account is an interest bearing account and is not a NOW account or time deposit, the following terms may apply. **(A) Transfers and Withdrawals.** If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) **(B) Excess Transactions.** We are not required by applicable law to enforce these transfer limits, but we are authorized by applicable law to enforce them if we so choose. If we elect to enforce these transfer limits, and if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain, or we may elect to take away the transfer and draft capabilities of the Account.

**TIME DEPOSITS.** If your Account is a time deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the Schedule will apply. **(A) Penalty.** The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. For fixed rate Accounts, we will use the rate in effect for your deposit. **(B) Exceptions.** We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the time deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

**STOP PAYMENT ORDERS.** Subject to certain limitations, you may order us to stop payment on any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item payable from your Account, whether drawn or authorized by you or any other account holder, as follows:

**Stop Payment Against a Check or Other Item.** A stop payment request against a check or other item payable from your Account will be effective if we receive the order at such time and in such manner as to afford us a reasonable opportunity to act upon the order. A stop payment order against a check or other item payable from your Account is effective for six (6) months, but it lapses after fourteen (14) calendar days if the original order was oral and was not confirmed

in writing within that period. A stop payment order against a check or other item payable from your Account may be renewed for additional six (6) month periods if renewed during a period within which the stop payment order is effective.

**Stop Payment Against an ACH/EFT.** For consumer accounts, a stop payment order against an ACH/EFT may be honored if received at least three (3) banking days before the scheduled date of the transfer. If we honor a stop payment request against an ACH/EFT received on or within three (3) banking days of the scheduled transfer, we do so without any liability or responsibility to any party having any interest in the entry. A stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of (i) you withdraw the stop payment order, (ii) the return of the debit entry, or (iii) six months from the date of the stop payment order, unless renewed in writing.

All stop payment order requests will require you to provide the date, the amount, and the number of the item or authorization, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item or authorization. Our acceptance of a stop payment order will not constitute a representation that the item or authorization has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on an official, certified, cashier's, or teller's check issued by us, or request us to stop payment if we have otherwise become accountable for the item or authorization. In addition, you may not stop payment on checks governed by a separate agreement, such as a check guaranty agreement. Further you may not stop payment on an item or authorization after acceptance of the same by us.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

**INDIVIDUAL ACCOUNTS.** An Individual Account is an account in the name of one depositor only. Only that person may write checks against the Account or withdraw money, regardless of who actually owns the funds.

**MULTIPLE-PARTY ACCOUNTS.** This section pertains to multiple party accounts:

**(A) Joint Account Ownership.** An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship.

**(1) Joint Tenants With Right of Survivorship.** If your Account is a joint account with right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the other joint Account Holder(s).

**(2) Joint With No Right of Survivorship.** If your Account is a joint account with no right of survivorship (Joint as Tenants in Common),

upon the death of one of the joint Account Holders, that person's proportionate ownership interest will pass to the estate of the deceased Account Holder.

Each joint Account Holder, without the consent of any other Account Holder, may, and hereby is authorized by every other joint Account Holder, to make any transaction permitted under the Agreement, including without limitation: to withdraw all or any part of the account funds; to pledge the account funds as collateral to us for any obligation, whether that of one or more Account Holders or of a third party; to endorse and deposit checks and other items payable to any joint Account Holder; to give stop payment orders on any check or item, whether drawn by that Account Holder or not; to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and, to close the account, with the disbursement of account proceeds as instructed by the joint Account Holder. Each joint Account Holder is authorized to act for the other Account Holder(s) and we may accept orders and instructions regarding the account from any joint Account Holder. If we believe there to be a dispute between joint Account Holders or we receive inconsistent instructions from the Account Holders, we may suspend or close the account, require a court order to act, and/or require that all joint Account Holders agree in writing to any transaction concerning the account.

Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the terms of the Agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which joint Account Holder benefited from the withdrawal. If you establish a joint account without the signature of the other joint Account Holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint Account Holder(s) listed on our documents. Further, the Account is subject to the right of setoff as set forth below.

**(B) Totten Trust Account.** A Totten Trust Account is an informal trust account, reflected on our records, but without a written trust agreement, where the Account is owned by the trustee(s). The beneficiaries have no right to any funds in the Account during the trustee's lifetime. As the owner of the Account, the trustee may withdraw money from the Account and may, by written direction to us, change the beneficiary(ies) under the Account. Each trustee may change the beneficiary(ies) under the Account without the consent of other trustee(s) and beneficiary(ies). If the Totten Trust Account is held by more than one trustee, the trustees will be subject to the rules pertaining to joint account ownership as set forth above. To the extent permitted under this Agreement, each trustee may withdraw funds from the account. As between trustees, the account is held as a Joint Account With Right of Survivorship. When the last trustee dies, the Account is owned by the named beneficiary or beneficiaries that survive the last trustee. If there is more than one surviving beneficiary, the beneficiaries shall hold the Account in equal shares as Tenants in Common with no right of survivorship. If there is no surviving beneficiary upon the death of the last trustee, account proceeds shall vest in the estate of the last surviving trustee of the account.

**(C) P.O.D. Account.** A Payable on Death (P.O.D.) Account is an account payable to the Account Holder(s) during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. Each Account Holder may change the P.O.D. payee(s) under the Account without the consent of other Account Holder(s) and/or P.O.D. payee(s). If the P.O.D. Account is held by more than one person, each Account Holder will be subject to the rules pertaining to joint account ownership as set forth above. To the extent permitted under this Agreement, each Account Holder

may withdraw funds from the account. As between Account Holder(s), the Account is held as a Joint Account With Right of Survivorship. When the last Account Holder dies, the Account is owned by the P.O.D. payee(s) that survive the last Account Holder. If there is more than one surviving P.O.D. payee, the payees shall hold the Account in equal shares as Tenants in Common with no right of survivorship. If there is no surviving P.O.D. payee upon the death of the last owner, the proceeds shall vest in the estate of the last surviving Account Holder of the Account.

**ADDITIONAL ACCOUNT TYPES.** This section applies to other deposit account types:

**(A) Formal Trust Account.** A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement covering the account. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any person opening the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account.

**(B) Uniform Transfer to Minors.** If you have established the account as a custodian for a minor beneficiary under our state version of the Uniform Transfers to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the account as collateral for any loan to you. Deposits in the account will be held by us for the exclusive right and benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling or dealing with the Account.

**(C) Representative Payee Accounts.** Subject to applicable law, a Representative Payee Account is a type of fiduciary account in which a representative payee (appointed by the Social Security Administration) manages Social Security and Supplemental Security funds received on behalf of a beneficiary. Upon our request, the representative payee will provide sufficient documentation from the Social Security Administration indicating his or her appointment as a representative payee for the Account Holder. We may require additional documentation from the representative payee indicating his or her authority to act on behalf of the Account Holder. The representative payee does not have an ownership interest in funds in the Account. The representative payee does not have a right of survivorship in the Account on the death of the Account Holder. We act only as custodian of the funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the representative payee. The representative payee agrees to indemnify, and hold us harmless from and against any and all loss, cost, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by the beneficiary, a government entity or by any other party regarding the authority or actions taken by the representative payee in handling or dealing with the Account.

**(D) Agency Account.** An Agency Account is an account to which funds may be deposited and withdrawals made by an Agent designated by the owner of the funds. An Agent has full authority with regard to the Account but does not have an ownership interest in the account. An Agency Account is

revocable at any time by notifying us in writing. An Agency designation may be combined with one of the other forms of account ownership.

**(E) Business Accounts.** If the Account is not owned by a natural person (for example, it is owned by a corporation, partnership, limited liability company, sole proprietorship, unincorporated association, etc.), then the Account Holder must provide us with evidence to our satisfaction of the authority of the individuals who sign the signature card to act on behalf of the Account Holder. On any transactions involving the Account, we may act on the instructions of the person(s) authorized in the resolutions, banking agreement, or certificate of authority to act on behalf of the Account Holder. You agree to notify us in writing of any changes in the person(s) authorized or the form of ownership. If we receive conflicting instructions or a dispute arises as to authorization with regard to the handling of the Account, you agree we may place a hold on the Account until such conflict or dispute is resolved to our satisfaction and we will not be liable for dishonored items as a result of such hold.

**(F) Fiduciary Accounts.** With respect to all fiduciary accounts, including but not limited to estate accounts, guardianship accounts, representative payee accounts, and conservatorship accounts, and any Formal Trust Account, Uniform Transfers to Minors Act Account, or Agency Account, we reserve the right to require such documents and authorizations as we may deem necessary or appropriate to satisfy that the person(s) requesting or directing the withdrawal of funds held in the Account have the authority to withdraw such funds. This applies at the time of account opening and at all times thereafter.

**(G) Attorney Client Trust** Subject to applicable law, an Attorney Client Trust or IOLTA Trust Account is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust or IOLTA Trust Account will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOLTA Trust Account, we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOLTA Trust Account will be remitted to the Lawyers Trust Fund of Illinois, pursuant to your instructions and at your request. IOLTA Trust Accounts are used to hold an attorney's or law firm's client funds that are nominal in amount or held for short periods of time.

**(H) Real Estate Broker Client Trust Accounts** Subject to applicable law, a real estate broker may open account(s) to hold client or third party funds in trust, separate from the broker's funds. We act only as custodian of the funds. We are under no obligation to act as a trustee or to inquire as to the powers or duties of the broker or other authorized signer(s) as trustee(s). The broker and any authorized individual on the account in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any client or third party with respect to the authority,

actions or inaction taken by the broker or authorized signer(s) in handling or dealing with the Account. Upon our request, the authorized signer(s) for this type of account will provide to us any documents required by applicable law and /or real estate professional rules.

**(I) Government/Municipal/Public Funds Accounts.** This type of account is owned by a government or public entity. For this type of account, you agree to provide us with authorization document(s) (in a form acceptable to us) stating that we are designated as a depository for the funds of the government or public entity and such documentation shall state the individual(s) authorized to act on behalf of the government or public entity and the extent of their authority. We may rely upon such documentation until we receive written notice of a change and new authorization documents. We are not responsible for any transaction conducted by a previously authorized individual until we actually receive written notice that the authorized individual's authority has been revoked. Unless specifically stated otherwise in the authorization document(s), we can rely on one authorization for all accounts owned by the government or public entity. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account.

**(J) Health Savings Account.** A Health Savings Account (HSA) is a tax preferred account that you agree: a) you are eligible to open and maintain, b) to notify us when you are no longer eligible to maintain, c) will be used for contributions, withdrawals, and earnings for qualified medical expenses or as allowed by law, and d) you will execute and comply with the terms and conditions in the Health Savings Account Trust or Custodial Agreement. Consult your tax advisor about the tax treatment of contributions, withdrawals and earnings.

**ASSIGNABILITY.** The account established under this Agreement is not assignable or transferable except with our consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account be closed and a new account opened in the name of the transferee or pledgee.

**FINANCIAL INSTITUTION LIABILITY.** You agree that if we do not properly complete a transaction according to the Agreement, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. We reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your Account for items should they become lost in the collection process.

**RIGHT OF SETOFF.** Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your Accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the Account is a joint or multiple-

party account, each joint or multiple-party account holder authorizes us to exercise our right of setoff against any and all Accounts of each Account Holder. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

**DORMANT ACCOUNTS.** If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified by us as dormant. Subject to applicable law, we may charge a dormant account fee on the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

**ACCOUNT STATEMENTS.** You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within Thirty (30) calendar days after the statement and the altered or forged item(s) are made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within Ten (10) calendar days after the statement and first altered or forged items were made available. You must report any other Account problem including encoding errors, and errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within Sixty (60) calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for further information. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within Thirty (30) calendar days. If we truncate your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

**WHOLESALE WIRE AND ACH TRANSACTIONS.** With respect to wire transfers or other transfers of funds not governed by the Electronic Funds Transfer Act, you agree to enter into and comply with our wire transfer (if applicable) agreement and to comply with our security procedures and this section. We advise you that any receiving financial institution (including us) is entitled to rely on any account or bank number you have provided even though that account or bank number may identify a party different from the person or entity you have described by name in any transfer order.

**(A) Provisional Payment.** Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.

**(B) Notice of Receipt.** We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

**UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED.**

If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

**NOTICES.** The following terms apply to notices relating to your Account.

**(A) Notice of Amendments.** You agree that the terms and conditions of the Agreement, including without limitation all rates, fees, and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendment. Notices will be sent to the most recent address shown on our records for your Account. Only one notice will be given in the case of joint account holders. **(B) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. It is your responsibility to notify us of any change in your address or name. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address provided to us.

**ACCOUNT TERMINATION.** You and we agree that either of us may close your Account and terminate this Agreement at any time with or without cause. We will provide written notice to you in advance if we decide to terminate your Account relationship for any reason other than abuse of the account relationship or to prevent a loss. You agree that advance written notice from us will be reasonable if it is mailed to your statement mailing address at least forty-five (45) calendar days prior to the date upon which an account will be closed and this Agreement terminated. You agree that in instances of account abuse or to prevent a loss, notice is reasonably given by us if mailed immediately upon account closure. You may close any of your accounts by notifying us in writing. We will consider your Account closed. The balance in the account remains at \$0.00 for 30 days, unless you have notified the Bank that you wish to keep the account open. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you otherwise. Further, for security reasons, we may require you to close your Account and to open a new account if: there is a change in authorized signers; there has been a forgery or fraud reported or committed involving your Account; any Account checks are lost or stolen; you have too many transfers from your Account; or, any other provision of our Agreement with you is violated. After the Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree to hold us harmless for refusing to honor any check drawn on a closed account. In the event that we close your Account, we may mail you a Cashier's Check for the applicable remaining Account balance. The termination of this Agreement and closing of an account will not release you from any fees or other obligations incurred prior to the date upon which this Agreement is terminated and an account closed, any fees assessed by us

in the process of closing an account, or from your responsibility to maintain sufficient funds in an account to cover any outstanding checks or other debit items.

**GOVERNING LAW.** This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Illinois in which we are located and where you opened your account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement.

**SYSTEMS AND SOFTWARE.** We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.** 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 opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**CREDIT VERIFICATION.** You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purposes of considering your application for the Account, reviewing or collecting any Account opened for you, or for any other legitimate business purpose. You authorize us to disclose information about your account to a credit reporting agency if your Account was closed because you have abused it.

**MISCELLANEOUS PROVISIONS.** If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. You agree not to use the Account in any illegal activity. We shall be entitled to act upon any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to be liable to us, to the extent permitted by law, for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately. This obligation includes disputes between you and us involving your Account and situations where we become involved in disputes between you and an authorized signer, a joint owner, or a third party claiming an interest

in your Account. It also includes situations where any action taken on your Account by you, an authorized signer, a joint owner, or a third party causes us to seek the advice of an attorney, whether or not we actually become involved in a dispute. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

**BOUNCE PROTECTION.** What is Bounce Protection? Bounce Protection is an overdraft privilege requiring no action on your part. You do not have to sign anything. Your Bounce Protection limit will be automatically assigned.

**How does Bounce Protection Work?** As long as you maintain your account in good standing, Peoples Bank & Trust generally will honor overdrafts up to the Bounce Protection limit on your account. When you use Bounce Protection you should remember that the bank's normal insufficient funds fee (NSF) for each transaction will be deducted from your limit. As before, the bank will notify you when an overdraft occurs. No interest will be charged on the overdraft balance.

**How long do I have to repay my Bounce Protection?** To maintain your account in good standing, you should bring your account to a positive balance within 30 days. If you are unable to do so, you will receive a letter informing you of the situation and your options.

**How do I know when I used the overdraft privilege?** You will receive an overdraft notice each time items are paid. The notice will show the check number, amount and NSF fee. You should subtract the total fees from your checkbook.

**What if I go beyond my Bounce Protection limit?** Overdrafts above your established Bounce Protection limit may result in a check or checks being returned. The normal NSF fee will be charged per item and assessed to your account. An NSF notice will be sent to notify you.

**How soon can I use Bounce Protection?** Your limit will be available for your use on the first business day following your account opening.

**What is my Bounce Protection limit?**

- Elite Money Market \$750
- Legacy Money Market \$750
- Peoples Club Checking \$500
- Budget Checking \$500
- Smart Checking \$750
- Value Checking \$500

**What does my Bounce Protection privilege cost?** 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 \$34.97 per debit item. Online Bill Pay NSF Item Fees are an additional \$34.97. Overdraft Daily Fees are \$8.04 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive. Fees for Bounce Protection, Overdraft Items, and Returned Items will not

exceed \$244.79 per business day per account. No fee will be charged for Bounce Protection, Overdraft Items, and Returned Items which result in an overdraft balance greater than negative \$12.00. These limits do not apply to Overdraft Daily Fees.

**Bounce Protection Customer Overdraft Policy** An insufficient balance could result in several ways, such as (a) the payment of checks, automatic funds transfers, or other withdrawal requests; (b) payments authorized by you; (c) the return of unpaid items you have deposited; (d) bank service charges; or (e) deposits that are not yet available according to the bank's Funds Availability Policy. We are not obligated to pay an item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing (defined as making regular deposits to bring your account to a positive balance at least once every 30 days,) and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. Normally, we will not approve an overdraft for you in excess of the agreed limit assigned to your account type, including NSF fee(s). We may refuse to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you. You will be notified of any insufficient funds items paid or returned; however, we have no obligation to notify you prior to paying or returning an item. If there is an overdraft paid by us on an account with more than one owner, each owner shall be jointly liable for the overdraft plus our NSF fee(s). Peoples Bank & Trust reserves the right to limit participation, lower your limit, or discontinue this product at any time. You may opt out at any time by contacting any of our branches.

Toll free phone #888-728-1954.

## FUNDS AVAILABILITY POLICY DISCLOSURE

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

### YOUR ABILITY TO WITHDRAW FUNDS AT PEOPLES BANK & TRUST.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them 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 6 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**Reservation of Right to Hold.** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your deposit. 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

**Longer Delays May Apply.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**Holds On Other Funds.** If we accept for deposit a check that is drawn on another financial institution, 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.

**Special Rules For New Accounts.** If you are a new customer, the following special rules will 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 \$5,525.00 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. For example, the checks must be payable to you. The excess over \$5,525.00 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 \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on Peoples Bank & Trust will be available on the same business day as the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

**Excluded Accounts.** This disclosure does not apply to savings accounts, money market accounts or certificates of deposit (CDs).

## ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

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

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

### COMMERCIAL CASH MANAGEMENT AND ACH SERVICES

Requires Premium Plus Business Checking

**Types of Transactions:** You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Make loan payments.
- Advance funds from credit line.
- Request withdrawal from savings account.
- Request withdrawal from credit line.
- Online bill payment.
- ACH origination.

**Fees and Charges for Online Service:**

- Online Banking Inactivity fee after 90 days will be \$2.52
- Online Bill Pay Inactivity fee after 90 days will be \$6.92

**PB&T MOBILE DEPOSIT**

**Types of Transactions:** You may access certain account(s) you maintain with us by mobile device, using your assigned user ID and password, through the mobile banking service. You may use the mobile banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Make loan payments.
- Make payments from your checking account to any third party.
- Make deposits to your checking or savings accounts by capturing an electronic image of the item with the capture devices (such as a camera on your mobile or tablet device) and submitting the images to us. A limit of \$1,500.00 daily will be imposed on the amount of the check and/or a daily deposit. Deposits received by 6 p.m. Central Standard Time will be processed on the same business day.
- Receive deposit and loan account information.
- Send money from your checking account with us to a third party's checking account using their name and email address or mobile phone number. Limits may be imposed on the number of transaction and/or the amount of money you can send or receive through this feature. See the Limitations on Frequency and Amount.
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

**Limitations on Frequency and Amount:**

- A daily limit of \$1,500.00 will be imposed on the amount of the check and/or a deposit.
- A daily limit of \$1,500.00 will be imposed on the number of transactions and/or the amount of money you can send or receive through this feature.

**Fees and Charges for Mobile Service:**

- There is no charge for mobile banking with us.

**ONLINE AND MOBILE BANKING**

**Types of Transactions:** You may access certain account(s) you maintain with us by computer or mobile device, using your username and password, through the online and mobile banking service. You may use the online and mobile banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Make loan payments.
- Advance funds from credit line.
- Request withdrawal from savings account.
- Request withdrawal from credit line.

- Online bill payment.
- View check images.
- Receive account alerts.
- Remote deposit capture.
- ATM branch locator.
- Allow export of transaction history to personal finance manager.

**Limitations on Frequency and Amount:**

- For security purposes, there are limits on the frequency and amount of transfers you may make using this Online and Mobile Banking Service.

**Fees and Charges for Online and Mobile Service:**

- Online Banking Inactivity fee after 90 days will be \$2.52
- Online Bill Pay Inactivity fee after 90 days will be \$6.92

**ACH DIRECT DEPOSIT**

**Types of Preauthorized Transfers:** You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from your employer or other financial institutions to your checking or savings account.

**Fees and Charges:**

- We do not charge for any preauthorized EFTs.
- We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

**PREAUTHORIZED DEBIT**

**Types of Preauthorized Transfers:** You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- Pay certain recurring bills from your checking or savings account.

**Fees and Charges:**

- We do not charge for any preauthorized EFTs.
- We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

**DEBIT CARD**

**Types of Transactions/Transfers:** You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Withdraw cash from your checking account.
- Withdraw cash from your savings account.
- Transfer funds between your checking and savings accounts.
- Obtain balance information on your deposit accounts.
- Benefit from the Save by Spending Program:

### Save by Spending - Reward!

The bank **rewards** every posted signature based (non-pin) debit card purchase transaction over \$100 by depositing 0.25% of the amount of your purchase transaction into your account at the end of your statement cycle. If the checking account closes prior to the end of the statement cycle, the credit will be forfeited.

### Save by Spending - Round-up!

The bank **rounds-up** every debit card transaction (pin or signature based) amount to the nearest dollar and transfers that change into a Peoples Bank & Trust savings account of your choice. Transactions are aggregated to post as one transaction per business day to the designated savings account. If there is not sufficient funds in the checking account memo ledger balance to cover the debit transaction to the savings account, the transfer will not occur.

### Limitations on Frequency and Amount:

- You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- You may purchase up to a maximum of \$1500.00 worth of goods and services per day, exclusive of ATM withdrawals.

### Fees and Charges:

- There is no charge for ATM withdrawals at machines owned by us.
- ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM Network is \$1.75 per transfer.
- There is a Replacement Card Fee of \$13.58 per card.
- Rush Order for New or Replacement Debit Card is \$69.98.
- Debit Card Transaction International Currency Conversion When you use your debit card 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 that transaction amount in U.S. dollars is either: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the central processing date, which is a rate that may vary from the rate VISA itself receives plus or minus any adjustment determined by the issuer; or (b) the government-mandated rate in effect for the central processing date plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree to pay charges and accept credits, if any, for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA rules.

**ATM Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Other EFT Transactions.** You may access certain account(s) you maintain with us by other EFT transaction types as described below.

**Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

**Re-presented Check Transactions and Fees.** You may authorize a merchant to electronically collect a fee associated with the e-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

**Liability for Unauthorized VISA Debit Card Transactions.** The following limitations may be applicable to your accounts, except as provided by law:

The zero liability limit described below only applies to debit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions processed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial debit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA or Plus networks.

Tell us **AT ONCE** if you believe your VISA debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA debit card. Your liability for unauthorized VISA debit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars (\$0.00). However, to the extent allowed under applicable law (see for example the **Liability for Unauthorized Transfers** paragraph below) we may hold you liable for the entire amount of an unauthorized transaction if we find, based on substantial evidence, that you have been negligent or fraudulent in the handling of your deposit account or VISA debit card.

**For VISA Business Cards:** An "unauthorized transaction" does not include any transaction allegedly conducted by (a) a business co-owner, (b) the cardholder or person authorized by the cardholder, or (c) any other person with an interest in or authority to transact business on the account.

To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by VISA.

VISA is a registered trademark of Visa in the United States and other countries.

**In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:**

**Liability for Unauthorized Transfers.** Tell us **AT ONCE** if you believe your card, ATM PIN, POS card or PIN, or online and/or mobile banking PIN has 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. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do **NOT** tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make,



including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (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 will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (888) 728-1954, or write us at Peoples Bank & Trust, 200 S Locust, Pana, IL 62557. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Sixty (60) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (888) 728-1954.

**Illegal Transactions.** You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

**Business Days.** For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

**Stop Payments on ATM, POS, or Debit Card Transactions.** You may not place a stop payment order on any ATM, POS, or debit card transaction.

#### **Documentation.**

**Periodic Statement.** You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit.

**Terminal Receipt.** You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (888) 728-1954 to find out whether or not the deposit has been made.

**Our Liability for Failure to Make Transfers.** For consumer accounts, if we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the money in your account is subject to legal process or other claim restricting such 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 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 transaction, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

For business accounts, refer to your account agreement(s) with us.

**In Case of Errors or Questions About Your Electronic Transfers.** For consumer accounts, telephone us at (888) 728-1954, or write us at **Peoples Bank & Trust, 200 S Locust, Pana, IL 62557** as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If a notice of error involves unauthorized use of your point of sale debit card with the VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within five (5) business days after you notify us instead of within ten (10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Thirty (30) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

If you believe your card and/or code has been lost or stolen, call us at (888) 728-1954 or write us at Peoples Bank & Trust, 200 S. Locust, P.O. Box 350, Pana, IL 62557.

**Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission.

**Personal Identification Number (PIN).** The ATM PIN or POS PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN or POS PIN available to anyone not authorized to sign on your accounts.

**Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

**Enforcement.** In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

**Termination of ATM and POS Services.** You agree that we may terminate this Agreement and your use of the ATM Card or POS services, if:

- You or any authorized user of your ATM PIN or POS card or PIN breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM PIN or POS card or PIN;
- We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

**Preauthorized Electronic Fund Transfers.** For preauthorized electronic fund transfers on consumer accounts, the following provisions apply:

**Stop Payment Rights.** If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, 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 may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$ 34.22 for each stop payment order you give.

**Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell 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.

**Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop one of these payments 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.

For preauthorized electronic fund transfers on business accounts, you may stop payment by notifying us in such time and manner as to allow us a reasonable opportunity to act upon the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$34.22 for each stop payment order you give.

**Other Provisions.** There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

#### **ATM SAFETY TIPS**

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the automated teller machine is used after dark.
- It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your locked car or home.
- Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- Go to the nearest public area where people are located if you are followed after making a transaction.
- Report all crimes to the operator of the ATM or to law enforcement officials immediately.

## **ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES**

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

### **COMMERCIAL CASH MANAGEMENT AND ACH SERVICES REQUIRES**

Premium Plus Business Checking. If you have this online banking service, the following limitations and fees will apply to your account:

- Online Banking Inactivity fee after 90 days will be \$2.52
- Online Bill Pay Inactivity fee after 90 days will be \$6.92

### **PB&T MOBILE DEPOSIT**

If you have this online banking service, the following limitations and fees will apply to your account:

- A daily limit of \$1,500.00 will be imposed on the amount of the check and/or a deposit.
- A daily limit of \$1,500.00 will be imposed on the number of transactions and/or the amount of money you can send or receive through this feature.
- There is no charge for mobile banking with us.

## ONLINE AND MOBILE BANKING

If you have this online banking service, the following limitations and fees will apply to your account:

- For security purposes, there are limits on the frequency and amount of transfers you may make using this Online and Mobile Banking Service.
- Online Banking Inactivity fee after 90 days will be \$2.52
- Online Bill Pay Inactivity fee after 90 days will be \$6.92

## ACH DIRECT DEPOSIT

If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs.
- We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

## PREAUTHORIZED DEBIT

If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs.
- We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

## DEBIT CARD

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- There is no charge for ATM withdrawals at machines owned by us.
- ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM Network is \$1.75 per transfer.
- There is a Replacement Card Fee of \$13.58 per card.
- Rush Order for New or Replacement Debit Card is \$69.98.
- You may purchase up to a maximum of \$1500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- Debit Card Transaction International Currency Conversion When you use your debit card 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 that transaction amount in U.S. dollars is either: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the central processing date, which is a rate that may vary from the rate VISA itself receives plus or minus any adjustment determined by the issuer; or (b) the government-mandated rate in effect for the central processing date plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree to pay charges and accept credits, if any, for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA rules.

## PRODUCT INFORMATION & DISCLOSURES

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

**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.

## LEGACY 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 2.87% with an annual percentage yield of 2.90%. 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 2.87% with an annual percentage yield of 2.90%. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 2.87% with an annual percentage yield of 2.90%.

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.

#### **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, Credit for E-Statement and Charge for items will be presented aggregate as Service Charge on periodic statement.

#### **LEGACY CHRISTMAS CLUB ACCOUNT**

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$5,000.01, the interest rate paid on that portion of the balance will be 1.95%. The annual percentage yield for this tier will be 1.96%.

If the daily balance is more than \$5,000.00 the interest rate paid on that portion of the balance will be 0.01%. The annual percentage yield for this tier will range from 1.96% to 0.01%. 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. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

**Limitations:** You must deposit \$10.00 to open this account. You may not make withdrawals from this account until the maturity of the Legacy Christmas Club, on or before October 31, 2024. After the October 31, 2024, withdrawal limitations will be as disclosed for the Target Savings Account.

**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, the Legacy Christmas Club Account will mature on or before October 31, 2024, and 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. 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 1.00% with an annual percentage yield of 1.00%.

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 6.25% 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.

### 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

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 3.70% with an annual percentage yield of 3.75%.

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 3.70% with an annual percentage yield of 3.75%.

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 1.50% with an annual percentage yield of 1.51%.

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 1.50% with an annual percentage yield of 1.51%.

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

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

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

#### Time Deposit Account

- Return Items (for Consumer Accounts): FREE
- 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 (for Business Accounts): \$2.78 per item
- Replace Debit Card: \$13.58
- Rush order new or replace Debit Card: \$69.98
- 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 \$34.97 per debit item. Online Bill Pay NSF Items Fees are an additional \$34.97. Fees for Bounce Protection, Overdraft Items, and Returned

Items will not exceed \$244.79 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 \$12.00. These limits do not apply to daily Overdraft Daily Fees.

- Daily Overdraft Fee: Daily Overdraft Fees are \$8.04 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): \$13.68
- 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: \$12.59 per statement
- Account Research fee or Reconciliation charge (per hour): \$35.00
- Check copies: \$2.34
- Indemnity Bond for lost document (including CD): \$34.86
- Garnishment or Levy: \$250.00
- City of Pana Water Bills: \$1.00

#### Safety 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 Safety Deposit Box annual fee: \$15.00
- Safety Deposit drilling: \$50.00 (plus Locksmith charges)
- Lost Safety Deposit Box key: \$30.00
- Safety 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

## OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

### WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as automatic funds transfers and overdraft lines of credit which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

#### What fees will I be charged if Peoples Bank & Trust pays my overdraft?

Under our standard overdraft practices:

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 \$34.97 per debit item. Online Bill Pay NSF Item Fees are an additional \$34.97. Overdraft Daily Fees are \$8.04 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive. Fees for Bounce Protection, Overdraft Items, and Returned Items will not exceed \$244.79 per business day per account. No fee will be charged for Bounce Protection, Overdraft Items, and Returned Items which result in an overdraft balance greater than negative \$12.00. These limits do not apply to Overdraft Daily Fees.

#### What if I want Peoples Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (888) 728-1954, visit bankpbt.com, or complete the

form below and present it at a branch, or mail it to: Peoples Bank & Trust, 200 S Locust, Pana, IL, 62557

\_\_\_\_ I do not want Peoples Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_ I want Peoples Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

#### Right to Revoke Consent

If you have given your consent to have Peoples Bank & Trust authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying Peoples Bank & Trust as follows:

Send written request to revoke consent to Peoples Bank & Trust, P.O. Box 350, Pana, IL 62557

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)

### ELECTRONIC STATEMENT(S)/NOTICE(S)/DISCLOSURE(S) DELIVERY TERMS AND CONDITIONS

This agreement is made between you and Peoples Bank & Trust and provides your request and consent to receive statements and notices for your demand deposit account(s) by electronic delivery. These electronic statements, notices, and disclosures are called "e-Statements". This consent covers disclosures that we are required to provide with your deposit statements. For deposit accounts this includes, but is not limited to, the Error Resolution Notice, required by Regulation E (Electronic Funds Transfer Act), and the periodic statement disclosures required by Regulation DD (Truth in Savings Act). This consent could cover statements, notices, or disclosures delivered electronically for all account types including checking, savings, money market, loan and certificate of deposit accounts.

We may also provide notice of any changes related to this service to you either by mail or electronically. If we choose to provide the notice to you by mail we may mail it separately or with other information to any address on our records for you. If we choose to provide notice electronically, they will be available when you select your statement for viewing, unless otherwise required by law.

By enrolling in e-Statements, you are electing to receive your statement electronically. Once enrolled, you will receive your next statement through Bank PBT Online. Although you are opting out from receiving your statement(s)/notice(s)/disclosure(s) by U.S. mail, you have the option to receive a paper statement. If you would like to receive a paper copy of any of the documents included in this agreement, you may contact us in person, via telephone at 888-728-1954 or by U.S. mail. You can change back to postal statements by contacting Peoples Bank & Trust in person, via telephone at 888-728-1954 or by U.S. mail.

There are currently no service charge fees for the use of e-Statements. However, you agree that Peoples Bank & Trust has the right to institute or change the fees for e-Statements upon thirty days prior written notice to you. In addition, Peoples Bank & Trust has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Peoples Bank & Trust arising out of or that may in any way be related to the use of e-Statements, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of e-Statements by you, any authorized user, or any unauthorized user or recipient who gains access to e-Statements through your computer or information obtained directly or indirectly from you.

You must be a Bank PBT Online customer to enroll in e-Statements. In order to retrieve your e-Statements, you must have internet access and an internet browser which supports 128-bit encryption. Adobe Acrobat Reader® version 6.0 or higher is required to open and view your statement(s)/notice(s)/disclosure(s)\*.

*\*Acrobat and Reader are registered trademarks of Adobe Systems Incorporated in the United States and in other countries.*

*THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ADOBE READER.*

With e-Statements, you receive next day delivery of your statement(s)/notice(s)/disclosure(s). When your e-Statement is available for viewing, you will receive a notification email to the address that we have on record. E-Statements can be viewed by logging into Bank PBT Online and clicking "Documents" while viewing any account. It is your responsibility to keep your email address updated on Bank PBT Online. It is your responsibility to maintain the Username, Password, and email addresses for any additional recipients.

Your Bank PBT Online Access Username and Password are your keys to e-Statements. It takes both identification keys to gain access. **No one representing Peoples Bank & Trust will ask for your Password.** You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

Statement(s)/notice(s)/disclosure(s) can be printed or saved to a file on your computer for easy storage. The past 36 months' statement(s)/notice(s)/disclosure(s) will be available on Bank PBT Online for your convenience. If your email address changes, please contact Peoples Bank & Trust by U.S. mail, telephone at 888-728-1954 or in person. You can also update your email address from the "Options" page in your online banking.

When available, you will receive check images with your electronic statement.

### ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

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

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

#### COMMERCIAL CASH MANAGEMENT AND ACH SERVICES

Requires Premium Plus Business Checking

**Types of Transactions:** You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Make loan payments.
- Advance funds from credit line.

- Request withdrawal from savings account.
- Request withdrawal from credit line.
- Online bill payment.
- ACH origination.

#### **Fees and Charges for Online Service:**

- Online Banking Inactivity fee after 90 days will be \$2.52
- Online Bill Pay Inactivity fee after 90 days will be \$6.92

#### **PB&T MOBILE DEPOSIT**

**Types of Transactions:** You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Make loan payments.
- Make payments from your checking account to any third party.
- Make deposits to your checking or savings accounts by capturing an electronic image of the item with the capture devices (such as a camera on your mobile or tablet device) and submitting the images to us. A limit of \$1,500.00 daily will be imposed on the amount of the check and/or a daily deposit. Deposits received by 6 p.m. Central Standard Time will be processed on the same business day.
- Receive deposit and loan account information.
- Send money from your checking account with us to a third party's checking account using their name and email address or mobile phone number. Limits may be imposed on the number of transaction and/or the amount of money you can send or receive through this feature. See the Limitations on Frequency and Amount.
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

#### **Limitations on Frequency and Amount:**

- A daily limit of \$1,500.00 will be imposed on the amount of the check and/or a deposit.
- A daily limit of \$1,500.00 will be imposed on the number of transactions and/or the amount of money you can send or receive through this feature.

#### **Fees and Charges for Online Service:**

- The bank will charge a fee of \$0.00 for each item deposited through mobile deposit.

#### **ONLINE AND MOBILE BANKING**

**Types of Transactions:** You may access certain account(s) you maintain with us by computer or mobile device, using your username and password, through the online and mobile banking service. You may use the online and mobile banking service to perform the following functions:

- Transfer funds between eligible accounts.
- Obtain balance information on eligible accounts.
- Review transactions on eligible accounts.
- Make loan payments.
- Advance funds from credit line.
- Request withdrawal from savings account.
- Request withdrawal from credit line.
- Online bill payment.
- View check images.
- Receive account alerts.
- Remote deposit capture.
- ATM branch locator.
- Allow export of transaction history to personal finance manager.

#### **Limitations on Frequency and Amount:**

- For security purposes, there are limits on the frequency and amount of transfers you may make using this Online and Mobile Banking Service.

#### **Fees and Charges for Online and Mobile Service:**

- Online Banking Inactivity fee after 90 days will be \$2.52
- Online Bill Pay Inactivity fee after 90 days will be \$6.92

#### **ACH DIRECT DEPOSIT**

**Types of Preauthorized Transfers:** You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from your employer or other financial institutions to your checking or savings account.

#### **Fees and Charges:**

- We do not charge for any preauthorized EFTs.
- We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

#### **Preauthorized Debit**

**Types of Preauthorized Transfers:** You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- Pay certain recurring bills from your checking or savings account.

#### **Fees and Charges:**

- We do not charge for any preauthorized EFTs.
- We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

#### **DEBIT CARD**

**Types of Transactions/Transfers:** You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- Withdraw cash from your checking account.
- Withdraw cash from your savings account.
- Transfer funds between your checking and savings accounts.
- Obtain balance information on your deposit accounts.

#### **Limitations on Frequency and Amount:**

- You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- You may purchase up to a maximum of \$1000.00 worth of goods and services per day, exclusive of ATM withdrawals.

#### **Fees and Charges:**

- There is no charge for ATM withdrawals at machines owned by us.
- ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM Network is \$1.75 per transfer.
- There is a Replacement Card Fee of \$13.28 per card.
- Rush Order for New or Replacement Debit Card is \$69.88.
- Debit Card Transaction International Currency Conversion When you use

your debit card 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 that transaction amount in U.S. dollars is either: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the central processing date, which is a rate that may vary from the rate VISA itself receives plus or minus any adjustment determined by the issuer; or (b) the government-mandated rate in effect for the central processing date plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree to pay charges and accept credits, if any, for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA rules.

**ATM Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Other EFT Transactions.** You may access certain account(s) you maintain with us by other EFT transaction types as described below.

**Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

**Re-presented Check Transactions and Fees.** You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

**Liability for Unauthorized VISA Debit Card Transactions.** The following limitations may be applicable to your accounts, except as provided by law: The zero liability limit described below only applies to debit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions processed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial debit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA or Plus networks. Tell us **AT ONCE** if you believe your VISA debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA debit card. Your liability for unauthorized VISA debit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars (\$0.00). However, to the extent allowed under applicable law (see for example the **Liability for Unauthorized Transfers** paragraph below) we may hold you liable for the entire amount of an unauthorized transaction if we find, based on substantial evidence, that you have been negligent or fraudulent in the handling of your deposit account

or VISA debit card. For VISA Business Cards: An "unauthorized transaction" does not include any transaction allegedly conducted by (a) a business co-owner, (b) the cardholder or person authorized by the cardholder, or (c) any other person with an interest in or authority to transact business on the account. To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by VISA. VISA is a registered trademark of Visa in the United States and other countries.

**In addition to the limitations set forth above, the following limitations may be applicable to your accounts:**

**Liability for Unauthorized Transfers.** Tell us **AT ONCE** if you believe your card, ATM PIN, POS card or PIN, or online and/or mobile banking PIN has 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. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do **NOT** tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (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 will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (888) 728-1954, or write us at Peoples Bank & Trust, 200 S Locust, Pana, IL 62557. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

**Illegal Transactions.** You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

**Business Days.** For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

**Stop Payments on ATM, POS, or Debit Card Transactions.** You may not place a stop payment order on any ATM, POS, or debit card transaction.

#### **DOCUMENTATION**

**Periodic Statement.** You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit.

**Terminal Receipt.** You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (888) 728-1954 to find out whether or not the deposit has been made.

**Our Liability for Failure to Make Transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the money in your account is subject to legal process or other claim restricting such 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 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 transaction, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

**In Case of Errors or Questions About Your Electronic Transfers.** Telephone us at (888) 728-1954, or write us at Peoples Bank & Trust, 200 S Locust, Pana, IL 62557 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If a notice of error involves unauthorized use of your point of sale debit card with the VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within five (5) business days after you notify us instead of within ten (10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

If you believe your card and/or code has been lost or stolen, call us at (888) 728-1954 or write us at Peoples Bank & Trust, 200 S. Locust, P.O. Box 350, Pana, IL 62557.

**Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission.

**Personal Identification Number (PIN).** The ATM PIN or POS PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN or POS PIN available to anyone not authorized to sign on your accounts.

**Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

**Enforcement.** In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

**Termination of ATM and POS Services.** You agree that we may terminate this Agreement and your use of the ATM Card or POS services, if:

- You or any authorized user of your ATM PIN or POS card or PIN breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM PIN or POS card or PIN;
- We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

## **PREAUTHORIZED ELECTRONIC FUND TRANSFERS**

**Stop Payment Rights.** If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, 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 may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$34.22 for each stop payment order you give.



**Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell 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.

**Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop one of these payments 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.

**Other Provisions.** There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

### **ATM SAFETY TIPS**

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the automated teller machine is used after dark.
- It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your locked car or home.
- Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- Go to the nearest public area where people are located if you are followed after making a transaction.
- Report all crimes to the operator of the ATM or to law enforcement officials immediately. ■

# Your Privacy Policy

## Facts: What does Peoples Bank & Trust do with your personal information?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account transactions</li> <li>• Credit history and employment information</li> <li>• Payment history and assets</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Peoples Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Bank & Trust Share?	Can you limit sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates' to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions? Call (888) 728-1954 or go to [BankPBT.com](http://BankPBT.com)

# Your Privacy Policy

## How does Peoples Bank & Trust protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to your information to employees who need that information to provide financial services to you. We maintain physical, electronic and procedural safeguards to maintain this information.

## How does Peoples Bank & Trust collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan or open an account
- make a wire transfer or make deposits or withdrawals from your account
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

Sharing laws and individual companies may give you additional rights to limit sharing

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Peoples Bank &amp; Trust does not share with our affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Peoples Bank &amp; Trust does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Peoples Bank &amp; Trust doesn't jointly market.</li> </ul>

Questions? Call (888) 728-1954 or go to [BankPBT.com](http://BankPBT.com)



# We look forward to serving you.

**Main Telephone Number (888) 728-1954 or (888) PBT-1954**

**BankPBT.com**

**ALTAMONT**

511 S. Main Street  
Altamont, IL 62411

**ARCOLA**

127 S. Oak Street  
Arcola, IL 61910

**ARTHUR**

201 S. Vine Street  
Arthur, IL 61911

**CHARLESTON**

1810 Lincoln Avenue  
Charleston, IL 61920

**MORRISONVILLE**

409 Carlin Street  
Morrisonville, IL 62546

**PALMYRA**

142 W. State Street  
Palmyra, IL 62674

**PANA**

200 S. Locust Street  
Pana, IL 62557

**SPRINGFIELD**

2840 Mansion Road  
Springfield, IL 62711

**TAYLORVILLE**

1221 Springfield Road  
Taylorville, IL 62568

**TOWER HILL**

209 State Highway 16  
Tower Hill, IL 62571

**TUSCOLA**

504 S. Main Street  
Tuscola, IL 61953

**WAVERLY**

197 W. State Street  
Waverly, IL 62692

**WHITE HALL**

102 S. Main Street  
White Hall, IL 62092