

**PEOPLES BANK & TRUST – PRODUCT AVAILABILITY**

Available Products	Location Where Offered											To Be Offered		
	White Hall	Waverly	Palmyra	Pana	Pana Drive-Up	Tower Hill	Chatham	Taylorville	Morrisonville	Altamont	Charleston	Arcola	Arthur	Tuscola
<b>Deposits</b>														
Value Checking	X	X	X	X			X	X	X	X	X	X	X	X
Regular Checking	X	X	X	X			X	X	X	X	X	X	X	X
Smart Checking	X	X	X	X			X	X	X	X	X	X	X	X
Peoples Club Account	X	X	X	X			X	X	X	X	X	X	X	X
Elite Money Market Account	X	X	X	X			X	X	X	X	X	X	X	X
Elite Savings	X	X	X	X			X	X	X	X	X	X	X	X
Target Savings	X	X	X	X			X	X	X	X	X	X	X	X
Building Blocks Savings	X	X	X	X			X	X	X	X	X	X	X	X
Health Savings Accounts	X	X	X	X			X	X	X	X	X	X	X	X
Premium Plus Business Checking	X	X	X	X			X	X	X	X	X	X	X	X
Business Free Checking	X	X	X	X			X	X	X	X	X	X	X	X
Premium Business Checking	X	X	X	X			X	X	X	X	X	X	X	X
Business NOW Account	X	X	X	X			X	X	X	X	X	X	X	X
Business Money Market Account	X	X	X	X			X	X	X	X	X	X	X	X
Business Elite Savings	X	X	X	X			X	X	X	X	X	X	X	X
Certificate of Deposit	X	X	X	X			X	X	X	X	X	X	X	X
Easy Builder CD	X	X	X	X			X	X	X	X	X	X	X	X
IRA's (Roth & Traditional)	X	X	X	X			X	X	X	X	X	X	X	X
Easy Builder IRA	X	X	X	X			X	X	X	X	X	X	X	X
<b>Lending</b>														
Consumer Loans	X	X	X	X			X	X	X	X	X	X	X	X
Peoples Cash Line of Credit	X	X	X	X			X	X	X	X	X	X	X	X
Certificate of Deposit Loans	X	X	X	X			X	X	X	X	X	X	X	X
In-House Residential Real Estate Loans	X	X	X	X			X	X	X	X	X	X	X	X
Home Equity Lines of Credit	X	X	X	X			X	X	X	X	X	X	X	X
Commercial Operating Loans	X	X		X			X	X		X	X	X	X	X
Commercial Capital Asset Loans	X	X		X			X	X		X	X	X	X	X
Agricultural Seasonal Operating Loans	X	X		X			X	X		X	X	X	X	X
Agricultural Capital Asset Loans	X	X		X			X	X		X	X	X	X	X
Commercial Lease Loans	X	X		X			X	X		X	X	X	X	X
Agricultural Real Estate Loans	X	X		X			X	X		X	X	X	X	X
Residential Rental Real Estate Loans	X	X		X			X	X		X	X	X	X	X
Commercial Real Estate Loans	X	X		X			X	X		X	X	X	X	X
<b>Services</b>														
Safe Deposit Boxes	X	X	X	X			X	X	X	X	X	X	X	X
Wire Transfers	X	X	X	X			X	X	X	X	X	X	X	X
Business Visa Credit Card (applications)	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Personal Visa Credit Card (applications)	X	X	X	X	X	X	X	X	X	X	X	X	X	X
VISA Check Card	X	X	X	X			X	X	X	X	X	X	X	X
Peoples Investment Acct (for Premium Plus checking)	X	X	X	X			X	X	X	X	X	X	X	X
Term Repo Agreement	X	X	X	X			X	X	X	X	X	X	X	X
Commercial Cash Management (ACH Origination)	X	X	X	X			X	X	X	X	X	X	X	X
Commercial Remote Deposit Service	X	X	X	X			X	X	X	X	X	X	X	X

**Peoples** Bank & Trust

**We Put People First.™**

Online Banking with Bill Pay	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Mobile Banking	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Mobile Capture	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Electronic Statements	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CDARS	X	X		X			X	X		X	X	X	X	X
Fixed Rate Secondary Market Real Estate Loans	X	X		X			X	X		X	X	X	X	X