



WELCOME
LIMESTONE BANK CUSTOMERS



WELCOME

TO PEOPLES BANK!

These are exciting times for Limestone Bank and its clients.

On Monday, August 7, 2023, Limestone Bank branches will open as Peoples Bank branches and your accounts will become Peoples Bank accounts. Although the name on the sign will change, you will continue to see familiar faces at our locations. Peoples Bank is an award-winning community bank recognized by Newsweek as one of America's Best Banks 2023 and currently has 113 full-service branches in Kentucky, Ohio, West Virginia, Virginia, Washington D.C. and Maryland.

WHY THIS IS GREAT NEWS

As a Peoples Bank client, you will be part of a community bank with a greater array of financial products and services, including personal and business insurance products, investment services, employee retirement plans, insurance premium financing and equipment leasing - all delivered with the same local customer service you have come to expect. Your branch network will expand to over 130 locations and you will gain access to 40,000 surcharge free ATMs in the MoneyPass network.

PEOPLES BANK AND KENTUCKY

In 2018, Peoples Bank had just five locations in Kentucky. When Limestone branches re-open as Peoples bank branches, there will be over 40 locations in Kentucky. Peoples Bank has a strong commitment to community and will continue in the footsteps of Limestone Bank in making a positive and meaningful difference in our local communities in Kentucky. Peoples Bank team members are encouraged to be active in their communities and Peoples supports the organizations they support, including financial support. For example, back in December 2021, Peoples Bank financially contributed more than any other bank in Kentucky towards tornado relief efforts. Peoples also donated over \$20,000 to Eastern Kentucky last year for flood relief efforts. You can learn more about Peoples Bank's commitment to communities at peoplesbancorp.com.

THIS WELCOME PACKET contains information about the transition to Peoples Bank - we encourage you to review the material carefully. Should you have any questions, our teams are available to help in any way possible. Just stop by any Limestone Bank or Peoples Bank location - or call Limestone Bank at 1.877.369.2265 or Peoples Bank at 1.800.374.6123.

OUR DOOR IS OPEN

Over the years, Limestone Bank has worked to provide you quality products, delivered with the personalized expertise of our associates. With Peoples Bank you will receive the same attention you have been accustomed to, yet with more locations and additional product and service capabilities. Our door is open. Come see us soon.



Louisville



TABLE OF CONTENTS

CHECKLIST	5
GENERAL INFORMATION	5
PERSONAL ACCOUNTS	
PRODUCTS & SERVICES	7
CHECKING ACCOUNTS, DEBIT CARDS & ATMs	8
CHECKING ACCOUNTS OVERVIEW	10
OVERDRAFT PROTECTION, PRIVILEGE & PERSONAL LINE OF CREDIT	11
SAVINGS & MONEY MARKET ACCOUNTS	12
SAVINGS ACCOUNTS OVERVIEW	13
CDs & IRAs	14
MORTGAGES, HOME EQUITY, INSTALLMENT LOANS & CREDIT CARDS	15
ONLINE BANKING, BILL PAY, eSTATEMENTS & MOBILE BANKING	16
BANKING CONVENIENCES	18
BUSINESS ACCOUNTS	
PRODUCTS & SERVICES	20
CHECKING ACCOUNTS OVERVIEW	21
CHECKING ACCOUNTS, DEBIT CARDS & ATMs	22
OVERDRAFT PROTECTION & OVERDRAFT PRIVILEGE	24
SAVINGS, MONEY MARKET ACCOUNTS & CDs	25
SAVINGS ACCOUNTS OVERVIEW	26
LOANS & CREDIT CARDS	27
ONLINE BANKING, BILL PAY, ACH, eSTATEMENTS & MOBILE BANKING	28
BANKING CONVENIENCES	30

ACCOUNT DETAILS & DISCLOSURES

ELECTRONIC FUND TRANSFER INITIAL DISCLOSURE	32
OVERDRAFT OPTIONS	34
SCHEDULE OF FEES	35
FUNDS AVAILABILITY POLICY	36
TERMS AND CONDITIONS OF YOUR ACCOUNT	38
TRANSACTION POSTING ORDER	47
END OF BUSINESS DAY CUTOFF TIMES	47

OFFICE LOCATIONS	48
------------------------	----

WORKING
TOGETHER
BUILDING
SUCCESS

YOUR CHECKLIST

FOR SUCCESSFUL ACCOUNT CONVERSION:

NOW >> Through Friday, August 4, 2023

- Read through this guide thoroughly to familiarize yourself with all the coming changes. Look for the yellow **TAKE ACTION** tag to determine if an action is required by you.
- Talk with your banker to ensure your most recent mailing address, mobile and other phone numbers, and email address are all on file.
- Save any Limestone Bank Online eStatements and bill payees as they will not be accessible after 5:00PM Eastern Time (ET) on August 4, 2023.
- Download all account history for Quicken, QuickBooks, MS Money, or any existing electronic service you use to manage your accounts.
- Avoid scheduling any online payments, bill payments, or transfers to be made after August 4, 2023. They will not be processed.
- Be on the lookout in mid-July for an email with reminders regarding online banking.

ON >> Friday, August 4, 2023

- PLAN AHEAD:** AS OF 5:00PM ET your Limestone Bank Online and Mobile Banking will no longer be available.

ON OR AFTER >> 8:00AM ET, Monday, August 7, 2023

- Log in to Peoples Bank Online Banking with your existing username and password or new login information if provided. (For more information, see page 16 or 28.)
- Enroll in eStatements, download the mobile app, re-establish Bill Pay, set Recurring Transfers and add accounts to Personal Finance. (For more information, see page 16 or 28.) If you need help, please ask a banker.

GENERAL INFORMATION

Q. When will I officially become a Peoples Bank Customer?

A. Your Limestone Bank accounts will be converted to Peoples Bank accounts following the close of business on Friday, August 4, 2023.

Q. When will my branch be open?

A. All branches open with regular hours as Peoples Bank on Monday, August 7, 2023. Limestone branches typically open on Saturday, will not be open on Saturday, August 5, 2023.

Q. Will branch hours remain the same?

A. Most branches' opening and closing hours are expected to remain the same. As previously announced, the Limestone Bank Eminence location will be closing on Friday, August 4, 2023. Customers may use the existing Peoples Bank Eminence location starting on Monday, August 7, 2023.

Q. Will I have a new loan payment mailing address?

A. Yes. Starting August 7, 2023 loan payments should be made payable to Peoples Bank. Depending on your loan type, please see pages 15 or 27 for payment address.

Q. Will my Limestone Bank debit card work over conversion weekend (August 4-7)?

A. **Yes.** You should not see any disruption with using your debit card or making ATM withdrawals.

TAKE ACTION

Any item throughout the guide marked with this tag indicates an important step that you must take in order to ensure a smooth transition for your account conversion. Look for the tags and follow the steps accordingly.

CALL US

Our goal is to make this transition as smooth as possible. If you have any questions throughout this process, please call our Customer Service Representatives at 1.800.374.6123.



PERSONAL

 BANKING INFORMATION

PERSONAL

PRODUCTS & SERVICES



All you need in one place: Bank, Borrow, Invest, Insure


DEPOSIT ACCOUNTS

- Checking
- Savings
- Money Market Accounts
- CDs & IRAs
- Health Savings Accounts
-  Student Accounts
-  Personalized Banking Programs






LOAN TYPES

- Personal Loans
- Auto Loans
- Recreational Vehicle Loans
- Motorcycle & ATV Loans
- Home Loans
- Home Equity Loans & Lines of Credit

ONLINE & MOBILE BANKING¹

- Online Banking & Bill Pay
- Mobile App & Text Banking
- Mobile Deposit
- Debit Card Controls & Alerts
- Personal Finance
- eStatements
-  Zelle[®]
- External Transfers

CONVENIENCES

-  Mastercard[®] Credit Cards
-  Mastercard[®] Debit Cards
-  Prepaid Debit Cards & Gift Cards
 - ATMs
-  MoneyPass[®] surcharge-free ATMs
 - Night Deposit (most locations)
 - Safe Deposit Boxes (most locations)
 - Telephone Banking
 - Direct Deposit
 - Overdraft Protection²
 - Overdraft Privilege²
 - Overdraft Personal Line of Credit²
-  Mastercard Identity Theft Protection^{™ 3}
 - Apple Pay[®] and Samsung Pay[®]

INVESTMENTS*

-  Comprehensive Financial Planning
-  Retirement Planning
-  Trust Services
-  Estate Planning

INSURANCE*

-  Home
-  Auto
-  Life
-  Health
-  Liability
-  Long-Term Care

***NOT FDIC INSURED; NOT A DEPOSIT; NOT GUARANTEED BY PEOPLES BANK; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; SUBJECT TO RISK AND MAY LOSE VALUE.**



Zelle[®] and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

¹Standard rates and fees may apply from your wireless carrier. ²Certain qualifications and fees may apply based on the type of protection selected. ³Enrollment required.



PERSONAL

CHECKING ACCOUNTS, DEBIT CARDS & ATMs

CHECKING ACCOUNTS

Q. Will my checking account number change at conversion?

A. **Most account numbers will remain the same.** However, some account numbers will change. **Affected customers have been notified.**

Q. What is Peoples Bank's routing number?

A. **Peoples Bank's routing number is 044202505.** You will need this after August 4, 2023 for things like ordering new Peoples Bank checks, setting up new direct deposit, etc.

Q. How will my Limestone Bank checking account be affected?

A. At conversion, your Limestone Bank checking account will automatically transition to a similar Peoples Bank checking account. You will receive a letter separate from this Welcome Guide with all of the details about your new Peoples Bank checking account.

Q. What benefits will my Peoples Bank checking account have?

A. All Peoples Bank checking accounts come with:

- Online Banking and Bill Pay
- Mobile Banking¹ with Mobile Deposit, Debit Card Controls and Alerts
- Debit Mastercard® with Contactless and Chip Technology
- Access to more than 40,000 surcharge-free MoneyPass® ATMs nationwide
- Access to over 130 Peoples Bank branches across Kentucky, West Virginia, Ohio, Virginia, Maryland and Washington DC.

Q. What Personalized Banking Programs are offered?

A. Peoples Bank offers Hometown Heroes Banking, Senior Perks and Workplace Banking as add-on programs to our personal checking and money market accounts. These programs offer exclusive perks to program participants. Your banker can work with you to see if you meet program requirements.

Q. What will happen to the Member Benefits included with my Advantage Checking or PBI@Work account?

A. Member Benefits (Accidental Death & Dismemberment Insurance, Common Carrier Insurance, Total Identity Monitoring, Savings Made Easy, WellCardRX, and Personal Estate Guide) will be discontinued at midnight August 4, 2023 (August 5, 2023).

Q. If I write a check before the conversion and it doesn't clear until after the conversion, will it be paid?

A. **Yes.** All Limestone Bank checks will automatically be sent to Peoples Bank. If the funds are available in your checking account, the checks will be paid.

Q. Will I need to order new checks?

A. **You can continue to use your Limestone Bank checks as usual.** At the time of conversion, Limestone Bank checks will be routed to Peoples Bank and processed through our system. We recommend you order Peoples Bank checks with the Peoples Bank routing number prior to using all of your Limestone Bank checks. Please contact your banker for assistance.

Q. When I reorder checks or deposit slips, do I use the form that came with my Limestone Bank checks?

A. **No.** After August 4, 2023, when new checks or deposit slips are ordered, it is imperative that you include your account number and your new Peoples Bank routing number. However, Peoples Bank does not require deposit slips. If you choose to buy your checks, deposit slips or other supplies from a third party, please contact a Peoples Bank associate for proper specifications.

Q. Will I need to change one-time or recurring incoming direct deposits or debit payments?

A. **No. If you receive Social Security, payroll or other Automated Clearing House (ACH) direct deposits into your checking account, you should not notice any disruption of service. Your direct deposits will automatically be deposited into your Peoples Bank account as scheduled.** Likewise, if you have insurance or other payments automatically withdrawn from your Limestone Bank accounts, this service will continue as usual. Peoples Bank may send automated notification(s) on your behalf to the companies making automated transactions if account information needs to be updated (i.e. routing number).

Q. Will I receive my checking account statement at the same time of the month as in the past?

A. Some statement cycle dates may change. You will receive a final Limestone Bank statement dated August 4, 2023 by mail.

Understanding Your Balance - Checking accounts have two kinds of balances, the Ledger Balance & Available Balance: Ledger balance: is also the “statement balance” and is the amount of money in the account at any given time.

• **Ledger Balance:** transactions that have “posted” to the account but does not include transactions that have been authorized and are pending, such as purchases, holds, fees, other charges or deposits that have not yet posted. **For specific account criteria and examples refer to page 37.**

• **Available Balance:** the amount of money that is available without incurring an overdraft fee. The available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions). Your available balance is the amount of money in your account that is available to you without incurring an overdraft or insufficient funds fee. **For specific account criteria and examples refer to page 37.**

DEBIT CARDS & ATMS

Q. Will I need a new debit card?

A. **No.** You may continue to use your existing Limestone Bank debit card after the conversion. At a future time, you will receive a new Peoples Bank debit card. Peoples Bank debit cards are Mastercards®, which are accepted almost everywhere you can use a debit card.

Q. Will my debit card PIN number change?

A. **No.** You may continue to use your existing PIN number.

Q. Will my debit card or ATM limits change?

A. Some limits will be different. For Peoples Bank’s limits, Please refer to the Electronic Fund Transfer Initial Disclosure on page 32.

Q. Will I need to change recurring payments on my debit card?

A. **No.** If you have recurring payments set up on your Limestone Bank debit card, you should not notice any disruption of service.



For more information or assistance, please visit your local office, [peoplesbancorp.com/limestone](https://www.peoplesbancorp.com/limestone) or call 1.800.374.6123, Option 0.

PEOPLES BANK CHECKING ACCOUNTS

BANKING FEATURES

INCLUDED WITH ALL ACCOUNTS

- eStatements
- Overdraft Protection Options¹
- Access to over 40,000 Surcharge-Free MoneyPass[®] Network ATMs

PEOPLES BANK DEBIT MASTERCARD[®]

- Contactless & Chip Technology
- Fraud protection
- Mobile Wallet: Apple Pay[®] and Samsung Pay[®]
- Identity Theft Protection[™] with alerts and 24 hour support³
- Direct Payroll Deposits
- Card Controls and alerts



PEOPLES ONLINE BANKING & MOBILE APP²

- Deposit checks using Peoples Mobile App
- Send and receive money with Zelle[®]
- Bill Pay, Transfers and Personal Finance Tools
- View Statements
- Apple Watch[®] Compatible

PERSONAL CHECKING

JUST THE BASICS

- All standard checking account features
- \$6 Cycle Maintenance Charge > Waived if either: ¹¹
 - A minimum daily balance of \$500.00 or more per statement cycle, OR
 - One or more Direct Deposit credit transactions that total \$1,000.00 or more during each statement cycle, OR
 - 10 or more debit card purchases per statement cycle (excludes ATM transactions)

INTEREST PLUS CHECKING

STARTING TO GROW

- All standard checking account features
- Earned interest on account balances⁴
- Free annual supply of checks⁵
- \$10 Cycle Maintenance Charge > Waived if on the qualification date, there exists either: ^{6,11}
 - A Cycle to Date (CTD) Minimum Balance of \$2,500.00 or more in this account OR
 - An active related enrolled secured consumer loan

PREMIER CHECKING

ACTIVELY BUILDING WEALTH

- All standard checking account features
- Earned interest on account balances⁴
- Free annual supply of checks⁵
- Complimentary Cashier's Checks & Money Orders
- Waiver of fees on certain ATMs⁷
- Annual Investment Review^{*}
- Annual Insurance Policy Review⁸
- \$20 Cycle Maintenance Charge > Waived if on the qualification date, there exists: ^{9,11}
 - A combined balance of \$25,000.00 or more in eligible enrolled accounts¹⁰

STUDENT CHECKING

FOR AGES 13-25

- All standard checking account features
- \$5 Cycle Maintenance Charge > Waived if: ¹¹
 - Each statement cycle the account is enrolled in eStatements

LIBERTY 10

REBUILDING BANKING HISTORY

- All standard checking account features
- \$15 Cycle Maintenance Charge

	PREMIER CHECKING	INTEREST PLUS CHECKING	PERSONAL CHECKING	STUDENT CHECKING	LIBERTY 10
Debit Mastercard [®] w/ Contactless & Chip Technology	✓	✓	✓	✓	✓
Access to 40,000 MoneyPass [®] Network ATMs	✓	✓	✓	✓	✓
Online & Mobile Banking ² Loaded with Features	✓	✓	✓	✓	✓
Earn Interest on Account Balance	✓	✓			
Folio of Checks Included ⁵	✓	✓			
Annual Investment Review [*]	✓				
Annual Insurance Policy Review ⁸	✓				
Cashier's Checks & Money Orders	✓				
Waiver of fees on certain ATMs ⁷	✓				
Peace of Mind (Overdraft) Protection ¹	3 options	3 options	3 options	Overdraft Protection only	3 options
Waive Maintenance Charge ¹¹	Yes	Yes	Yes	Yes	No
Cycle Maintenance Charge ¹¹	\$20.00	\$10.00	\$6.00	\$5.00	\$15.00
Paper Statement Fee	NONE	\$2.00	\$2.00	NONE	\$2.00

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Apple Pay and Apple Watch[®] are trademarks of Apple Inc. Samsung is a registered trademark of Samsung Electronics Co., Ltd. ¹Certain qualifications and fees may apply based on the type of protection selected. ²There is no cost to download the Peoples Bank Mobile app, but standard rates and fees may apply from your wireless carrier. ³Enrollment required. ⁴Qualifications to earn interest are the same as to waive cycle maintenance fee. ⁵Limited to one folio of complimentary checks per year and includes shipping and handling. ⁶Qualification occurs at the end of processing three (3) days prior to the current statement date. Cycle to Date (CTD) Minimum Balance is the minimum ledger balance between the first day of the statement period through the current date. ⁷Waiver of (non-Peoples Bank) ATM fees for ATMs that are not a part of the MoneyPass[®] Network. ⁸Insurance products are offered by Peoples Insurance. **NOT INSURED BY FDIC. NOT DEPOSITS OR OTHER OBLIGATIONS OF THE BANK AND ARE NOT GUARANTEED BY THE BANK; NOT INSURED BY A FEDERAL GOVERNMENT AGENCY; SUBJECT TO RISK AND MAY LOSE VALUE.** ⁹Qualification occurs at the end of processing three (3) days prior to the current statement date. Cycle to Date (CTD) Average Balance is the average daily ledger balance between the first day of the statement period through the current date. Investment account balances are updated once near the end of the month for qualification purposes. ¹⁰Calculated as the sum of the Cycle to Date average balances of related enrolled Checking, Savings, and Money Market accounts, and the current balances of related enrolled Time Deposits and Peoples Investment Services accounts. ¹¹See account specific fee waiver qualifications listed on this document. ^{*}Peoples Bancorp and Peoples Investment Services are not registered broker/dealers and are independent of Raymond James Financial Services. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. 877-376-7576, 138 Putnam Street, Marietta, OH 45750. **NOT INSURED BY FDIC. NOT DEPOSITS OR OTHER OBLIGATIONS OF THE BANK AND ARE NOT GUARANTEED BY THE BANK; SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL INVESTED.** Some benefits may require minimum age of 18. REV 05/25/2023



PERSONAL

OVERDRAFT PROTECTION, PRIVILEGE & PERSONAL LINE OF CREDIT

Q. Does Peoples Bank offer Overdraft Protection?

A. Yes. Peoples Bank offers an optional Overdraft Protection service. We can connect a secondary account (savings or another checking account) to your primary checking account. Through Overdraft Protection, funds will be transferred from your secondary Peoples Bank account in \$50 increments **(with no fee)** when an overdraft occurs. If you currently have overdraft protection with Limestone Bank, you may qualify for this service at Peoples Bank. Please see eligibility requirements.¹

Q. How do customers sign up for Overdraft Protection?

A. To see if your account qualifies or for more details, visit any Peoples Bank location.

Q. How does Overdraft Privilege work for personal accounts?

A. Rather than returning a check or other overdraft item to the business or person it was issued, Peoples Bank will consider paying your overdraft items up to the Overdraft Privilege limit for only the cost of our normal overdraft fee². As long as you promptly bring your account back to a positive balance and don't exceed your Overdraft Privilege limit, we may keep doing so, sparing you the expense and hassle of additional merchant fees. Please see eligibility qualification requirements³. Peoples Bank's qualifications are different than Limestone Bank's qualifications.

Q. Can I opt out of Overdraft Privilege?

A. Yes. Please contact a Peoples Bank associate for more information.

Q. How does a Personal Overdraft Line of Credit work?

A. Funds are automatically transferred to the qualified checking account in order to cover the overdraft. A fee is charged for each transfer along with a minimum monthly payment. Lines up to \$5,000 are available depending upon credit approval. An application and credit approval are required.

Understanding Your Balance - Checking accounts have two kinds of balances, the Ledger Balance & Available Balance: Ledger balance: is also the "statement balance" and is the amount of money in the account at any given time.

• **Ledger Balance:** transactions that have "posted" to the account but does not include transactions that have been authorized and are pending, such as purchases, holds, fees, other charges or deposits that have not yet posted. **For specific account criteria and examples refer to chart below and page 37.**

• **Available Balance:** the amount of money that is available without incurring an overdraft fee. The available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions). Your available balance is the amount of money in your account that is available to you without incurring an overdraft or insufficient funds fee. **For specific account criteria and examples refer to chart below and page 37.**

Which Peoples Overdraft Option is right for you?

Benefits	Overdraft Privilege	Overdraft Protection	Overdraft Personal Line of Credit*
Rate	N/A	N/A	Fixed
Per Transaction Fee	\$35	N/A	\$15
Eligibility	³ Eligible account open for at least 60 days & at least 1 deposit every 35 days or having an average balance of at least \$500 per your last checking account statement	¹ Enrollment and a secondary Peoples Bank account	An application and credit approval are required
Minimum Advance	N/A	\$50	\$50
Available Limits	\$400, \$700, \$1,000 Depending on the account type	N/A	Lines up to \$5,000 Depending on the account type

* Personal Overdraft Line of Credit is only available to consumer checking customers.

² See SCHEDULE OF FEES on page 35.

PERSONAL

SAVINGS & MONEY MARKET ACCOUNTS

Q. Will my savings or money market account number change?

A. **Most account numbers will remain the same.** However, some account numbers will change. **Affected customers have been notified.**

Q. Can I order deposit slips for my savings or money market?

A. Yes. However Peoples Bank does not require deposit slips. If you have any questions, please see an associate after the conversion or call 1.800.374.6123, Option 0. If you choose to buy your checks, deposit slips or other supplies from a third party, please contact an associate for proper specifications.

Q. Will I receive my savings or money market account statement at the same time of the month as in the past?

A. Some statement cycle dates may change. You will receive a final Limestone Bank statement dated August 4, 2023 by mail.

Q. How will my Limestone Bank savings account be affected?

A. You will receive a letter separate from this Welcome Guide with all of the details about your new Peoples Bank savings account.

Q. How will my Limestone Bank Christmas Savings Club account be affected?

A. Your Limestone Bank Christmas Savings Club account will become a Peoples Bank Christmas Club Account¹. After conversion, your Peoples Bank Christmas Club Account funds will disburse each year on or around October 1st. Automatic payments may be set up. If a withdrawal is made prior to the scheduled funds disbursement date, accrued interest will be forfeited and a \$25.00 early withdrawal fee applies.

Q. How will my Health Savings Account be affected?

A. Your Limestone Bank Health Savings Account will become a Peoples Bank Health Savings Account.² This notice is to confirm that effective August 4, 2023, Peoples Bank will become the custodian of your Health Savings Account.

Q. How will my Limestone Bank money market account be affected?

A. Your Limestone Bank money market account will become a Freedom Money Market account³. Freedom Money Market has a \$10,000 minimum balance to avoid the minimum balance fee. For additional details, please see footnote 3 at the bottom of the next page. Please contact your banker if you have any questions.

¹**Christmas Club Account** - Rate Information: This product has a variable rate. The interest rate for your account is 0.060% with an annual percentage yield of 0.060%. Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account every 12 months. Determination of rate - At our discretion, we may change the interest rate on your account. The interest rate on your account can be changed once a year on or about October 1st. Compounding and crediting frequency - Interest will be compounded every 12 months. Interest will be credited to your account every 12 months. Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest. Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you make a withdrawal from your account prior to annual payout you must withdraw the entire balance in your account and close your account. Account Fees: If you close your account before distribution of principal and interest you will be charged a \$25.00 fee.

²**Health Savings Account** - Rate information: This product has a variable rate. The interest rate and annual percentage yield for your account depends upon the applicable rate tier. Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account every day. Determination of rate - At our discretion, we may change the interest rate on your account. Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month. Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest. Minimum balance to avoid imposition of fees - A minimum balance fee of \$2.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle. Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Eligibility: The Account Owner represents that he or she is covered under a High Deductible Health Plan ("HDHP") and is not enrolled in Medicare. Peoples Bank has no obligation to verify that any applicant for an Account is eligible to establish an HSA under applicable laws and regulations. Top Tier - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.03% with an annual percentage yield of 0.03%. Intermediate Tier - If your daily balance is less than \$50,000.00 and greater than or equal to \$25,000.00, the interest rate on the entire balance in your account will be 0.03% with an annual percentage yield of 0.03%. Second Intermediate Tier - If your daily balance is less than \$25,000.00 and greater than or equal to \$10,000.00, the interest rate on the entire balance in your account will be 0.03% with an annual percentage yield of 0.03%. Third Intermediate Tier - If your daily balance is less than \$10,000.00 and greater than or equal to \$5,000.00, the interest rate on the entire balance in your account will be 0.03% with an annual percentage yield of 0.03%. Fourth Intermediate Tier - If your daily balance is less than \$5,000.00 and greater than or equal to \$500.00, the interest rate on the entire balance in your account will be 0.02% with an annual percentage yield of 0.02%. Bottom Tier - If your daily balance is less than \$500.00 and greater than or equal to \$0.01, the interest rate on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.

The annual percentage yield is accurate as of May 26, 2023, and is subject to change without notice.

PEOPLES BANK SAVINGS ACCOUNTS

STATEMENT SAVINGS

This account is an interest bearing personal account for customers who wish to earn interest while maintaining flexibility of withdrawal.

COMES WITH

- Earned interest on balances of \$100 or more
- Easy access to your money
- Overdraft protection option for your Peoples Bank business checking accounts
- Your money FDIC Insured up to \$250,000
- Direct Payroll Deposits
- Quarterly statement

TO AVOID FEES

- Keep a minimum of \$200 daily balance, and you'll avoid a \$4 per month minimum balance fee
- Have six or fewer debit transactions per month and you'll avoid a \$10 per month excess withdrawal fee
- Keep your account open for at least 180 days and you'll avoid a \$25 fee
- Enroll in eStatements and you'll avoid a \$2.00 paper statement fee

SENIOR STATEMENT SAVINGS

You've earned it! If you are 55 and older, consider this statement savings account with a lower minimum balance requirement and monthly maintenance charge.

COMES WITH

- Earned interest on balances of \$100 or more
- Easy access to your money
- Overdraft protection option for your Peoples Bank business checking accounts
- Low minimum balance requirement
- Your money FDIC Insured up to \$250,000
- Direct Payroll or Social Security Deposits Direct Payroll or Social Security Deposits
- No fee for quarterly paper statement or eStatement

THINGS TO KNOW

- Must be 55 or older to open an account

TO AVOID FEES

- Keep a minimum of \$100 daily balance, and you'll avoid a \$2 per month minimum balance fee
- Have six or fewer debit transactions per month and avoid a \$10 per month excess withdrawal fee

YOUNG PEOPLES SAVINGS

Teach them to save! Learning to set goals and priorities with money give young ones not only a focus, but life lessons.

COMES WITH

- Earned Interest
- Protection of their money (only you can withdraw money)
- Easy transfers via mobile or online banking from your own Peoples account
- No monthly maintenance charges
- Their money FDIC Insured up to \$250,000
- No fee for quarterly paper statement or eStatement

THINGS TO KNOW

- Must be 0-17 years old
- No minimum deposit required
- Opened as a custodial account

TO AVOID FEES

- Have six or fewer debit transactions per month and avoid a \$10 per month excess withdrawal fee

³**Freedom Money Market Account** - Rate information: This product has a variable rate. The interest rate and annual percentage yield for your account depends upon the applicable rate tier. Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account every day. Determination of rate - At our discretion, we may change the interest rate on your account. Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month. Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest. Minimum balance to avoid imposition of fees - A minimum balance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle. Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Fees: A monthly fee of \$10.00 will be charged for debit transactions (withdrawal, check paid, automatic transfer or payment out of this account, including those made in person) in excess of six per monthly statement cycle (or per month if using Quarterly Statement Cycle). Effect of closing an account: If you close your account within 180 days of opening, you will be charged a \$25.00 fee. Rate information: Top Tier - If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be 1.00% with an annual percentage yield of 1.00%. Intermediate Tier - If your daily balance is less than \$1,000,000.00 and greater than or equal to \$500,000.00, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%. Second Intermediate Tier - If your daily balance is less than \$500,000.00 and greater than or equal to \$250,000.00, the interest rate on the entire balance in your account will be 0.40% with an annual percentage yield of 0.40%. Third Intermediate Tier - If your daily balance is less than \$250,000.00 and greater than or equal to \$100,000.00, the interest rate on the entire balance in your account will be 0.30% with an annual percentage yield of 0.30%. Fourth Intermediate Tier - If your daily balance is less than \$100,000.00 and greater than or equal to \$50,000.00, the interest rate on the entire balance in your account will be 0.25% with an annual percentage yield of 0.25%. Fifth Intermediate Tier - If your daily balance is less than \$50,000.00 and greater than or equal to \$10,000.00, the interest rate on the entire balance in your account will be 0.20% with an annual percentage yield of 0.20%. Bottom Tier - If your daily balance in your account is less than \$10,000.00 and greater than or equal to \$0.01, the interest rate paid on the entire balance in your account will be 0.18% with an annual percentage yield of 0.18%.

The annual percentage yield is accurate as of May 26, 2023, and is subject to change without notice.

PERSONAL

CDs & IRAs

Q. Will my Certificate of Deposit (CD) or IRA account number change?

A. **Most account numbers will remain the same.** However, some account numbers may change. **Affected customers will be contacted prior to the conversion.**

Q. Will the rate or terms on my CD change?

A. Peoples Bank will honor all current CD rates until maturity. A penalty may be imposed for withdrawals before maturity. Please contact a banker with questions.

Q. What will happen to my IRA?

A. Individual Retirement Accounts (IRAs) consisting solely of FDIC-insured deposit products will be converted to a Peoples Bank IRA. This notice is to confirm that effective August 4, 2023, Peoples Bank will become the custodian of your Individual Retirement Account.

Q. What will happen to my IRA Builder?

A. Your Limestone Bank IRA Builder will become a Peoples Bank IRA Money Market account¹.

Q. Will my CD(s) or IRA(s) automatically renew once they reach maturity?

A. Yes. Upon maturity, if your CD and/or IRA is automatically renewable, it will renew into a 12 month term. A maturity notice will be sent 30 days prior to the maturity date. The interest method will remain as is. If you have a Peoples Bank checking account, your monthly combined statement will list all of your CDs, interest payments and IRAs, if you so desire. It is necessary to contact a Peoples Bank associate in order to set up your accounts on a combined statement.

¹**IRA Money Market Account** - Rate Information: This product has a variable rate. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account every day. Determination of rate - At our discretion, we may change the interest rate on your account. Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month. Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest. Minimum balance to avoid imposition of fees - A minimum balance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle. Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Fees: A monthly fee of \$10.00 will be charged for debit transactions (withdrawal, check paid, automatic transfer or payment out of this account, including those made in person) in excess of six per monthly statement cycle (or per month if using Quarterly Statement Cycle). Effect of closing an account: If you close your account within 180 days of opening, you will be charged a \$25.00 fee. Rate Information: Top Tier - If your daily balance is \$ 25,000.00 or more, the interest rate paid on the entire balance in your account will be 0.06% with an annual percentage yield of 0.06%. Bottom Tier - If your daily balance is less than \$ 25,000.00 and greater than or equal to \$.01, the interest rate on the entire balance in your account will be 0.04% with an annual percentage yield of 0.04%. You may not make any ATM deposits/withdrawals to your account each statement cycle.

The annual percentage yield is accurate as of May 26, 2023, and is subject to change without notice. Information given regarding Personal CDs and IRAs does not apply to or include Wealth Management CDs and IRAs.

PERSONAL

MORTGAGES, HOME EQUITY, INSTALLMENT LOANS & CREDIT CARDS

Q. Will my loan account number change?

A. **Most account numbers will remain the same.** However, some account numbers will change. **Affected customers will be contacted prior to the conversion.**

Q. Will I receive a new coupon book for my installment loan?

A. If as of August 7, 2023, the remaining term of your installment loan is 12 months or less, you will receive a monthly paper bill. If the remaining term is longer than 12 months, you will receive a new coupon book.

Q. Will there be a change in how I make my loan payments?

A. **Yes.** Starting August 7, 2023, loan payments should be made payable to Peoples Bank. You may make loan payments in a branch or online. If you prefer to mail your payment, please use the following address (depending on loan type):



For Consumer Mortgage Loans:

Peoples Bank
PO Box 740
Marietta, OH 45750



For Consumer Credit Lines:

Peoples Bank
PO Box 90
Marietta, OH 45750



For Consumer Installment Loans:

Peoples Bank
PO Box 1080
Marietta, OH 45750

Q. I have my loan payment automatically deducted from my Limestone Bank checking account. Will this service continue?

A. **Yes.** The date the loan payment is deducted will remain the same, as will the terms and conditions of your loan. **This does not include recurring payments or transfers scheduled in Limestone Bank Online Banking.** (For more information, see page 16 or 28.)

Q. Will I be able to pay ahead on my loan?

A. Peoples Bank allows payments to be made ahead depending on the type of loan and method of payment. Please contact a banker for more information.

Q. Will I need to order new HELOC checks?

A. Most account numbers will remain the same and therefore you may continue to use your Limestone Bank HELOC checks as usual. We recommend you order Peoples Bank checks with the Peoples Bank routing number prior to using all of your Limestone Bank checks. Please contact your banker for assistance.

Q. Will I need to do anything with my current credit card?

A. **No.** You can continue to use your current credit card and make payments the same way you have in the past.

Q. Are credit cards available through Peoples Bank?

A. Yes. Peoples Bank offers a variety of Mastercard® credit cards that can meet your needs and lifestyle, many with unique rewards and special benefits. It won't take long to find the one that's right for you. For more information and to apply, visit www.peoplesbancorp.com or contact your banker.



PERSONAL

ONLINE BANKING, BILL PAY, eSTATEMENTS & MOBILE BANKING

PERSONAL ONLINE BANKING & BILL PAY

Q. Does Peoples Bank offer Online Banking and Bill Pay?

A. Yes. Peoples Bank offers Online Banking and Bill Pay. With Peoples Bank Online Banking, you can access account balance and transaction information, view check images, enroll in eStatements, transfer funds, make loan payments and external transfers, view eBills, pay bills electronically and more.

Q. What changes can I expect during the conversion process from Limestone Bank Online Banking to Peoples Bank Online Banking?

A. If you use Online Banking and Bill Pay services through Limestone Bank, you may continue using this service **until 5:00PM ET on Friday, August 4, 2023. After this date, customers will no longer be able to access Limestone Bank Online Banking and Bill Pay Services.** You can begin using Peoples Online Banking and Bill Pay after 8:00AM ET on Monday, August 7, 2023.

Q. Will my Online Banking username and password stay the same?

A. You will use your current Limestone Bank Online Banking username and password for the first login. Upon login, you will be asked to change your password. Please be sure we have your **current mobile phone number and email address** so you are able to complete the verification process on or after Monday, August 7, 2023.

Q. Will my account history in Online Banking convert?

A. **No.** Your account history will not convert in online banking. Prior to August 4, 2023, please save any account history. You will begin building account history in Peoples Online Banking on Monday, August 7, 2023.

Q. Will my account nicknames be impacted?

A. **Yes.** Account nicknames will not convert. You will need to re-establish account nicknames in Peoples Bank Online Banking.

Q. Will I need to change recurring payments or transfers scheduled through Limestone Bank Online Banking and Bill Pay?

A. **Yes.** Recurring payments and transfers will not convert in Peoples Online Banking. Payments or transfers scheduled in Limestone Bank Online Banking to be paid after August 4, 2023 will not be processed.

TAKE ACTION



BEFORE 5:00PM ET AUGUST 4, 2023

For your records, print or save details of your recurring payments or transfers in Limestone Bank Online Banking.

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Re-establish your recurring payments or transfers in Peoples Bank Online Banking.

Q. Is External Transfer available?

A. Yes. Peoples Online Banking allows free transfers to/from your accounts to/from external sources. The daily limit is \$1,500, which may be lower than your current limit.

TAKE ACTION



More information including helpful Online Banking how-to videos can be found at peoplesbancorp.com/digitalbanking

Q. Will my bill payees and eBills from Limestone Bank Bill Pay convert?

A. **No.** You will need to re-establish your payees and eBills in Peoples Bank Bill Pay.

TAKE ACTION



BEFORE 5:00PM ET AUGUST 4, 2023

For your records, print or save details of your bill payees and eBills in Limestone Bank Bill Pay.

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Re-establish your bill payees and eBills in Peoples Bank Bill Pay.

Q. What will happen to MS Money?

A. Peoples Online Banking offers a similar financial tool, called Personal Finance.

TAKE ACTION



BEFORE 5:00PM ET AUGUST 4, 2023

For your records, print or save details of your MS Money tool in Limestone Bank Online Banking.

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Add your accounts and details in Personal Finance in Peoples Bank Online Banking.

eSTATEMENTS

Q. What will happen to my Online eStatements?

A. Prior eStatements from your Limestone Bank Account will not be transferred.

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Re-enroll in eStatements to avoid a \$2.00 paper statement fee.

MOBILE WALLET

Q. Does Peoples Bank offer ApplePay®, Samsung Pay® and Google Pay?

A. Peoples Bank offers ApplePay® and Samsung Pay®, but does not offer Google Pay. You may continue using ApplePay® and Samsung Pay® with your Limestone Bank debit card until you receive your new Peoples Bank debit card.

MOBILE BANKING

Q. Is Mobile Banking available?

A. Yes. Peoples Mobile¹ allows you to access your personal Peoples Bank accounts anytime from your smartphone via your web browser, by text messaging, or with the Peoples Bank app, for your iPhone/iPad or Android phone/tablet.



Download on the App Store

PEOPLES MOBILE BANKING
Scan to download today!



ANDROID APP ON Google play

Q. What changes can I expect during the conversion process from Limestone Bank Mobile Banking to Peoples Bank Mobile Banking?

A. If you are currently using mobile services through Limestone Bank, you may continue using this service **until 5:00PM ET on Friday, August 4, 2023.**

After this time, customers will no longer be able to access Limestone Bank Mobile Banking Services.

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Download the Peoples Mobile app on the App Store or Google Play™ and use your current Limestone Bank Online Banking username and password for the first login. Upon login, you will be asked to change your password. Please be sure we have your **current mobile phone number and email address** so you are able to complete the verification process.

Q. Is Mobile Deposit available?

A. Yes. Mobile Deposit will be available at no charge for personal checking accounts via the Peoples Mobile app. There is a deposit limit of \$5,000 per deposit, \$10,000 per day as well as a 15 business day rolling limit of \$25,000, which may be lower than your current limits. Higher deposit limits available upon request and approval. Please contact a banker for more information. Deposits made by 7:00PM ET are available the next business day. Certain Conditions Apply.

Q. Is Zelle® available?

A. Yes. Peoples Bank offers Zelle® in the Peoples Mobile app². On or after Monday, August 7, 2023, after downloading the Peoples Mobile app, you will need to enroll in Zelle® if interested in person-to-person services.

¹There is no cost to download the Peoples Bank Mobile app, but standard rates and fees may apply from your wireless carrier. iPad and iPhone are service marks of Apple Inc. Android is a trademark of Google Inc.

²U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Check with your financial institution for more info.

PERSONAL

BANKING CONVENIENCES

SAFE DEPOSIT BOXES

Q. What will happen to my safe deposit box?

A. If you currently have a safe deposit box, you can continue to use the same box with the same key without any interruption of service. Boxes will renew on their original renewal date. The Peoples Bank box rate will take effect upon the next renewal.

Current Peoples Bank fees are as follows:

SIZE	ANNUAL FEE
3X5X21	\$50.00
4X5X21	\$50.00
5X5X21	\$50.00
5X8X22	\$50.00
3X10X21	\$50.00
5X10X21	\$100.00
6X10X21	\$100.00
7X10X22	\$100.00
9X10X21	\$100.00
10X10X21	\$100.00
15X15X21	\$320.00

TELEPHONE BANKING

Q. Does Peoples Bank offer Telephone Banking?

A. Yes. Starting Monday, August 7, 2023, you can access Peoples Bank Telephone Banking by calling 1.800.374.6123, Option 1. Your first time PIN is the last four digits of the primary account holder's Social Security number. With Telephone Banking, you can access account balance and transaction information, transfer funds and place stop payments. This service is available 24 hours a day, seven days a week.

QUICKEN

Q. What will happen to my Quicken Account?

A. If you currently use Quicken with your Limestone Bank accounts, you will receive an email in July with required Action Steps.

WIRE TRANSFERS

Q. Are wire transfers available at Peoples Bank?

A. Yes. Wire Transfers at Peoples Bank allow you to transfer funds between your Peoples Bank account(s) and accounts at other financial institutions. Wire transfers can be used for domestic or international transactions. Cut-off times for wire transfers can be found on page 47 of this guide. For more information on Wire Transfers, visit your local office or call 1.800.374.6123, Option 5.

TAKE ACTION



ON OR AFTER AUGUST 7, 2023

You will need to use Peoples Bank's routing number 044202505 for all incoming wires.

Q. What is Peoples Bank's SWIFT/BIC code for incoming international wires?

A. Peoples Bank's SWIFT/BIC code is PELPUS33.

For more information or assistance, please visit your local office, [peoplesbancorp.com](https://www.peoplesbancorp.com) or call 1.800.374.6123, Option 0.



BUSINESS

 BANKING INFORMATION

BUSINESS

PRODUCTS & SERVICES



All you need in one place: Bank, Borrow, Invest, Insure

DEPOSIT ACCOUNTS

- Business Checking
- Business Savings & Money Market Accounts
- CDs
- Workplace Banking

LOAN TYPES

- Term Loans
- Commercial Mortgage & Real Estate Loans
- Lines of Credit
- Small Business Loans
- Equipment Leasing
- Dealer Financial Services & Floor Planning
- SBA Loans
- Premium Finance

TREASURY MANAGEMENT

- Account Analysis
- Sweep Accounts
- Zero Balance Accounts
- Lockbox Services
- Remote Deposit Capture
- Cash Vault/Smart Safe Services
- Advanced eStatements
 - Automated Clearing House (ACH)
 - Positive Pay
- Enhanced ACH Positive Pay
- Payee Match Positive Pay
- Mobile Approvals (ACH/Wire/Positive Pay)
 - Online Wire Transfers

CONVENIENCES

- Wire Transfers
- Telephone Banking
- International Banking
- Overdraft Protection¹
- Overdraft Privilege¹

CARD SERVICES

- Mastercard® Business Credit Cards
- Mastercard® Business Debit Cards
 - Merchant Services
- Prepaid Debit Cards

ONLINE & MOBILE BANKING²

- Business Online Banking & Bill Pay
- Mobile App Banking w/ Mobile Deposit
- eStatements

COMMERCIAL INSURANCE*

- General Liability
- Professional Liability
- Workers' Compensation
- Commercial Property
- Commercial Auto
- Cyber Liability

INVESTMENTS*

- Comprehensive Financial Planning
- Retirement Planning
- Trust Services
- Estate Planning

EMPLOYEE BENEFITS*

- Group Health & Life
- Employee Retirement Plans
- Employee Pension Plans

*NOT INSURED BY FDIC. NOT DEPOSITS OR OTHER OBLIGATIONS OF PEOPLES BANK AND ARE NOT GUARANTEED BY THE BANK; NOT INSURED BY A FEDERAL GOVERNMENT AGENCY; SUBJECT TO RISK AND MAY LOSE VALUE.



Certain qualifications and fees may apply based on the type of protection selected. ²Standard rates and fees may apply from your wireless carrier.



BUSINESS

PEOPLES BANK CHECKING ACCOUNTS OVERVIEW

	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	TOTAL BUSINESS CHECKING	ANALYZED CHECKING	COMMUNITY CHECKING
Account Prerequisites	None	None	None	Contact a Business Banker	Nonprofit
Free Business Online and Mobile Banking ¹	✓	✓	✓	✓ Cost May Be Offset w/ Balances	✓
Free Debit Card	✓	✓	✓	N/A	✓
Remote Deposit Capture Available	✓	✓	✓	✓ Cost May Be Offset w/ Balances	✓
Dedicated Business Support Center	✓	✓	✓	✓	✓
Paper Statements ⁴ , eStatements, or Advanced eStatements	✓	✓	✓	✓	✓
Unlimited Debit Card and Mobile Deposit Transactions	✓	✓	✓	N/A	✓
Transaction Fees ^{2,3}	150 Free / month Each Additional Transaction Will Be \$0.50 ea	200 Free / month Each Additional Transaction Will Be \$0.35 ea	500 Free / month Each Additional Transaction Will Be \$0.35 ea	See Analyzed Fee Schedule or Contact your Business Banker	100 Free / month Each Additional Transaction Will Be \$0.35 ea
Maintenance Fee ³ per statement cycle	Free	Free For Balances Above \$5,000, Otherwise \$10.00 / month	Free For Balances Above \$10,000, Otherwise \$15.00 / month	See Analyzed Fee Schedule or Contact your Business Banker	Free For Balances Above \$100, Otherwise \$2.00 / month

¹Standard rates and fees may apply from your wireless carrier. ²Transactions include any credit, debit, or deposited item. Debit Card transactions and mobile deposits are unlimited and are not counted toward your total number of transactions. ³Fees may reduce earnings. ⁴\$2.00 fee if paper statement delivery method.

BUSINESS

CHECKING ACCOUNTS, DEBIT CARDS & ATMS

CHECKING ACCOUNTS

Q. Will my checking account number change at conversion?

A. **Most account numbers will remain the same.** However, some account numbers will change. **Affected customers have been notified.**

Q. What is Peoples Bank's routing number?

A. **Peoples Bank's routing number 044202505.** You will need this for things like ordering new Peoples Bank checks (after August 4, 2023), ACH transactions, wire transfers, etc.

Q. How will my Limestone Bank business checking account be affected?

A. At conversion, your Limestone Bank business checking account will automatically transition to a similar Peoples Bank business checking account. You will receive a letter separate from this Welcome Guide with all of the details about your new Peoples Bank business checking account.

Q. What benefits will my Peoples Bank checking account have?

A. All Peoples Bank business checking accounts come with:

- Online Banking and Bill Pay
- Mobile Banking¹ with Mobile Deposit
- Debit Mastercard® with contactless and Chip Technology
- Access to more than 40,000 surcharge-free MoneyPass® ATMs nationwide
- Access to over 130 Peoples Bank branches across Kentucky, West Virginia, Ohio, Virginia, Maryland and Washington DC.

Q. If I write a check before the conversion and it doesn't clear until after the conversion, will it be paid?

A. **Yes.** All Limestone Bank checks will automatically be sent to Peoples Bank. If the funds are available in your checking account, the checks will be paid.

Q. Will I need to order new checks?

A. **You can continue to use your Limestone Bank checks as usual.** At the time of conversion, Limestone Bank checks will be routed to Peoples Bank and processed through our system. We recommend you order Peoples Bank checks with the Peoples Bank routing number prior to using all of your Limestone Bank checks. Please contact your banker for assistance.

Q. When I reorder checks or deposit slips, do I use the form that came with my Limestone Bank checks?

A. **No.** After August 4, 2023, when new checks or deposit slips are ordered, it is imperative that you include your account number and your new Peoples Bank routing number. However, Peoples Bank does not require deposit slips. If you choose to buy your checks, deposit slips or other supplies from a third party, please contact a Peoples Bank associate for proper specifications.

Q. I currently order checks through a third party check ordering service. Can I continue to do this?

A. Provided you use the Peoples Bank routing number and appropriate account information, you may continue to use these services. Please call the Peoples Bank Business Support Center at 1.800.374.6123, Opt 6, email businesssupport@pebo.com, or stop by any Peoples Bank location to be sure the company you use has the correct information for Peoples Bank checks.

Q. Does Peoples Bank offer fraud protection services?

A. **Yes.** Peoples Bank offers Positive Pay which provides continual account analysis for payment recognition, identifies unauthorized ACH/check payments and automatically alerts via email or text of fraud potential.

Q. Will I need to change one-time or recurring incoming direct deposits or debit payments?

A. **No. If you receive Automated Clearing House (ACH) direct deposits into your checking account, you should not notice any disruption of service. Your direct deposits will automatically be deposited into your Peoples Bank account as scheduled.** Likewise, if you have insurance or other payments automatically withdrawn from your Limestone Bank accounts, this service will continue as usual. Peoples Bank may send automated notification(s) on your behalf to the companies making automated transactions if account information needs to be updated (i.e. routing number). For more information, please contact your local Limestone Bank office or contact the Peoples Bank Business Support Center by calling 1.800.374.6123, Option 6 or by emailing businesssupport@pebo.com.

Q. Will I receive my checking account statement at the same time of the month as in the past?

A. Some statement cycle dates may change. You will receive a final Limestone Bank statement dated August 4, 2023 by mail.

Q. What happens with a deposit item that is returned?

A. All returned deposit items will be charged back to the account in which it was originally deposited. The returned item will be mailed to the account address at the time of the return, unless Peoples Bank is instructed otherwise.

Q. How will my Limestone Bank IOLTA change?

A. Your Limestone Bank IOLTA will become a Peoples Bank IOLTA¹. However, all of your account features will remain the same. This interest-bearing account is designed for attorneys and law firms. Interest from these accounts goes toward helping the underprivileged with legal expenses and for other pro bono legal efforts in your state. There are no monthly service fees on transactions in this account. Interest rates are variable.

Q. Will the existing collateral requirements on my Limestone Bank Public Funds account be honored?

A. **Yes.** Peoples Bank will honor your existing collateral requirements.

Understanding Your Balance - Checking accounts have two kinds of balances, the Ledger Balance & Available Balance: Ledger balance: is also the “statement balance” and is the amount of money in the account at any given time.

- **Ledger Balance:** transactions that have “posted” to the account but does not include transactions that have been authorized and are pending, such as purchases, holds, fees, other charges or deposits that have not yet posted. **For specific account criteria and examples refer to page 37.**

- **Available Balance:** the amount of money that is available without incurring an overdraft fee. The available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions). Your available balance is the amount of money in your account that is available to you without incurring an overdraft or insufficient funds fee. **For specific account criteria and examples refer to page 37.**

DEBIT CARDS & ATMS

Q. Will I need a new debit card?

A. **No.** You may continue to use your existing Limestone Bank debit card after the conversion. At a future time, you will receive a new Peoples Bank debit card. Peoples Bank debit cards are Mastercards®, which are accepted almost everywhere you can use a debit card.

Q. Will my debit card or ATM limits change?

A. Your debit card limits may be lower. Please contact a Peoples Bank associate or email businesssupport@pebo.com if you have questions.

Q. Will I need to change recurring payments on my debit card?

A. **No.** If you have recurring payments set up on your Limestone Bank debit card, you should not notice any disruption of service.

¹As of 5/26/2023, the current rates for IOLTA accounts are as follows. Top Tier: \$250,001+ - Interest Rate of 0.060% with an Annual Percentage Yield of 0.060%. Intermediate Tier: \$100,001 - \$250,000 - Interest Rate of 0.050% with an Annual Percentage Yield of 0.050%. Second Intermediate Tier: \$50,001 - \$100,000 - 0.040% with an Annual Percentage Yield of 0.040%. Third Intermediate Tier: \$1,001 - \$50,000 - Interest Rate of 0.040% with an Annual Percentage Yield of 0.040%. Bottom Tier: \$0 - \$1,000 - Interest Rate of 0.000% with an Annual Percentage Yield of 0.000%.



BUSINESS

OVERDRAFT PROTECTION & OVERDRAFT PRIVILEGE

Understanding Your Balance - Checking accounts have two kinds of balances, the Ledger Balance & Available Balance: Ledger balance: is also the “statement balance” and is the amount of money in the account at any given time.

• **Ledger Balance:** transactions that have “posted” to the account but does not include transactions that have been authorized and are pending, such as purchases, holds, fees, other charges or deposits that have not yet posted. **For specific account criteria and examples refer to chart below and page 37.**

• **Available Balance:** the amount of money that is available without incurring an overdraft fee. The available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions). Your available balance is the amount of money in your account that is available to you without incurring an overdraft or insufficient funds fee. **For specific account criteria and examples refer to chart below and page 37.**

Q. Does Peoples Bank offer business Overdraft Protection?

A. Yes. Peoples Bank offers an optional Overdraft Protection service. We can connect a secondary account (savings or another checking account) to your primary checking account. Through Overdraft Protection, funds will be transferred from your secondary Peoples Bank account in \$50 increments (**with no fee**) when an overdraft occurs. If you currently have overdraft protection with Limestone Bank, you may qualify for this service at Peoples Bank. Please see eligibility requirements.¹

Q. How does Overdraft Privilege work for business accounts?

A. Rather than returning a check or other overdraft item to the business or person it was issued, Peoples Bank will consider paying your overdraft items up to \$1,000 for only the cost of our normal overdraft fee.* As long as you promptly bring your account back to a positive balance and don't exceed your Overdraft Privilege limit, we may keep doing so, sparing you the expense and hassle of additional merchant fees. Please see eligibility requirements².

Q. Can I opt out of Overdraft Privilege?

A. Yes. Please contact a Peoples Bank associate for more information.

Q. How do customers sign up for Overdraft Protection service?

A. To see if your account qualifies or for more details, visit any Peoples Bank location.

Which Peoples Overdraft Option is right for you?

Benefits	Overdraft Privilege	Overdraft Protection
Rate	N/A	N/A
Per Transaction Fee	\$35	N/A
Eligibility	² Eligible account open for at least 60 days & at least 1 deposit every 35 days or having an average balance of at least \$500 per your last checking account statement	¹ Enrollment and a secondary Peoples Bank account
Minimum Advance	N/A	\$50
Available Limits	\$1,000 Depending on the account type	N/A

BUSINESS

SAVINGS, MONEY MARKET ACCOUNTS & CDs

Q. Will my business savings or money market account number change?

A. Most account numbers will remain the same. However, some account numbers will change. **Affected customers have been notified.**

Q. How will my Limestone Bank business savings or money market account be affected?

A. At conversion, your account will automatically transition to a Peoples Bank account. You will receive a letter separate from this Welcome Guide with all of the details about your new account.

Q. Will I receive my savings or money market account statement at the same time of the month as in the past?

A. Some statement cycle dates may change. You will receive a final Limestone Bank statement dated August 4, 2023 by mail.

Q. Can I order deposit slips for my business savings?

A. Yes. However, Peoples Bank does not require deposit slips. If you have any questions, please contact a Customer Service Representative after the conversion, email businesssupport@pebo.com, or call the Peoples Bank Business Support Center at 1.800.374.6123, Option 6. If you choose to buy your deposit slips or other supplies from a third party, please contact a Customer Service Representative for proper specifications.

Q. Will my Certificate of Deposit (CD) account number change?

A. Most account numbers will remain the same. However, a few account numbers may change. **Affected customers will be contacted prior to the conversion.**

Q. Will the rate or terms on my CD change?

A. Peoples Bank will honor all current CD rates until maturity. A penalty may be imposed for withdrawals before maturity. Please contact a banker with questions.

Q. Will my CD(s) automatically renew once they reach maturity?

A. Yes. Upon maturity, if your CD is automatically renewable, it will renew into a 12 month term. A maturity notice will be sent 30 days prior to the maturity date. The interest method will remain as is. If you have a Peoples Bank checking account, your monthly combined statement will list all of your CDs and interest payments, if you so desire. It is necessary to contact a Peoples Bank associate in order to set up your accounts on a combined statement.

BUSINESS

PEOPLES BANK SAVINGS ACCOUNTS

BUSINESS STATEMENT SAVINGS

This account allows your business to earn interest with liquidity while maintaining flexibility of withdrawal.

COMES WITH

- Earned interest on balances of \$100 or more
- Easy access to your money
- Overdraft protection option for your Peoples Bank business checking accounts
- Your money FDIC Insured up to \$250,000
- Quarterly statement

TO AVOID FEES

- Keep a minimum of \$500 daily balance, and you'll avoid a \$4 per month minimum balance fee
- Have six or fewer debit transactions per month and you'll avoid a \$10 per month excess withdrawal fee
- Keep your account open for at least 180 days and you'll avoid a \$25 fee
- Enroll in eStatements and you'll avoid a \$2.00 paper statement fee

COMMUNITY STATEMENT SAVINGS

Designed to meet the unique financial needs of non-profits and charitable organizations.

COMES WITH

- Earned interest on balances of \$100 or more
- Easy access to your money
- Overdraft protection option for your Peoples Bank business checking accounts
- Your money FDIC Insured up to \$250,000
- No minimum balance
- Quarterly statement

TO AVOID FEES

- Have six or fewer debit transactions per month and you'll avoid a \$10 per month excess withdrawal fee
- Enroll in eStatements and you'll avoid a \$2.00 paper statement fee

FREEDOM MONEY MARKET

This account allows your business to earn interest with liquidity while maintaining flexibility of withdrawal.

COMES WITH

- Higher interest earned than traditional savings accounts
- Online & mobile banking access with detailed monthly statements
- Your money FDIC Insured up to \$250,000

THINGS TO KNOW

- No minimum account opening amount
- Public Funds and Institutional Funds not allowed

TO AVOID FEES

- Maintain a daily balance of at least \$10,000 and you'll avoid a \$10 per month minimum balance fee
- Keep your account open for at least 180 days and you'll avoid a \$25 fee
- Have six or fewer debit transactions per month and avoid a \$10 per month excess withdrawal fee
- Enroll in eStatements and you'll avoid a \$2.00 paper statement fee

BUSINESS

LOANS & CREDIT CARDS

Q. Will my business loan account number change?

A. **Most account numbers will remain the same.** However, a few account numbers may change. **Affected customers will be contacted prior to the conversion.**

Q. Will there be a change in how I make my loan payments?

A. **Yes.** Starting August 7, 2023, loan payments should be made payable to Peoples Bank. You may make loan payments in a branch or online. If you prefer to mail your payment, please use the following address:



For Business Loans:

Peoples Bank
PO Box 778
Marietta, OH 45750

Q. I have a loan payment automatically deducted from my Limestone Bank checking account. Will this service continue?

A. **Yes.** The date the loan payment is deducted will remain the same, as will the terms and conditions of your loan. **This does not include recurring payments or transfers scheduled in Limestone Bank Online Banking.** (For more information, see page 16 or 28.)

Q. Will I be able to pay ahead on my loan?

A. **No.** Peoples Bank does not allow Business Loans to be paid ahead. Please contact a banker for more information.

Q. Will I need to do anything with my current credit card?

A. **No.** You can continue to use your current credit card and make payments the same way you have in the past.

Q. Are credit cards available through Peoples Bank?

A. Yes. Peoples Bank offers a variety of Mastercard® credit cards that can meet your needs and lifestyle, many with unique rewards and special benefits. It won't take long to find the one that's right for you. For more information and to apply, visit www.peoplesbancorp.com or contact your banker.



For more information or assistance, please visit your local office, peoplesbancorp.com, call 1.800.374.6123, Option 6, or email businesssupport@pebo.com

BUSINESS

ONLINE BANKING, BILL PAY, ACH, eSTATEMENTS & MOBILE BANKING

BUSINESS ONLINE BANKING & BILL PAY

Q. Does Peoples Bank offer Online Banking and Bill Pay?

A. Yes. Peoples Bank offers Online Banking and Bill Pay for business customers. With Peoples Bank Business Online Banking, you can access account balance and transaction information, view check images, transfer funds, make loan payments, view eBills, pay bills electronically and more.

Q. What changes can I expect during the conversion process from Limestone Bank Online Banking to Peoples Business Online Banking & Bill Pay?

A. If you currently use Online Banking and Bill Pay services through Limestone Bank, you may continue using this service **until 5:00PM ET on Friday August 4, 2023.** **After this date, customers will no longer be able to access Limestone Bank Online Banking and Bill Pay Services.** You can begin using Peoples Online Banking and Bill Pay after 8:00AM ET on Monday, August 7, 2023.

Q. Will my Online Banking username and password stay the same?

A. You will use your current Limestone Bank Online Banking username and password for the first login. Upon login, you will be asked to change your password. Please be sure we have your **current mobile phone number and email address** so you are able to complete the verification process on or after Monday, August 7, 2023.

Q. Will my account history in Online Banking convert?

A. **No.** Your account history will not convert in online banking. Prior to August 4, 2023, please save any account history. You will begin building account history in Peoples Online Banking on Monday, August 7, 2023.

Q. Will my account nicknames be impacted?

A. **Yes.** Account nicknames will not convert. You will need to re-establish account nicknames in Peoples Bank Online Banking.

Q. Will my bill payees and eBills from Limestone Bank Bill Pay convert?

A. **No.** You will need to re-establish your payees and eBills in Peoples Bank Bill Pay.

TAKE ACTION



BEFORE 5:00 PM ET AUGUST 4, 2023

For your records, print or save details of your bill payees and eBills in Limestone Bank Bill Pay.

TAKE ACTION



ON OR AFTER 8:00 AM ET AUGUST 7, 2023

Re-establish your bill payees and eBills in Peoples Bank Bill Pay

TAKE ACTION



More information including helpful Online Banking how-to videos can be found at peoplesbancorp.com/digitalbanking

Q. Will I need to change recurring payments or transfers scheduled through Limestone Bank Online Banking and Bill Pay?

A. **Yes.** Recurring payments and transfers will not convert in Peoples Online Banking. Payments or transfers scheduled in Limestone Bank Online Banking to be paid after August 4, 2023 will not be processed.

TAKE ACTION



BEFORE 5:00 PM ET AUGUST 4, 2023

For your records, print or save details of your recurring payments or transfers in Limestone Bank Online Banking.

TAKE ACTION



ON OR AFTER 8:00 AM ET AUGUST 7, 2023

Re-establish your recurring payments or transfers in Peoples Bank Online Banking.

AUTOMATED CLEARING HOUSE (ACH)

Q. Does Peoples Bank offer ACH for payroll, collections, etc.?

A. Yes. Peoples Bank offers ACH through Business Online Banking. With ACH you can provide payroll, make loan or other payments, obtain fees or orders and acquire cash concentration.

eSTATEMENTS

Q. What will happen to my Online eStatements?

A. Prior eStatements from your Limestone Bank Account will not be transferred.

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Re-enroll in eStatements to avoid a \$2.00 paper statement fee.

BUSINESS MOBILE BANKING

Q. Is Business Mobile Banking available?

A. Yes. Peoples Mobile¹ allows you to access your Peoples Bank business accounts anytime from your smartphone via your web browser, by text messaging, or with the Peoples Bank app for iPhone/iPad or Android phone/tablet.

Q. What changes can I expect during the conversion process from Limestone Bank Mobile Banking to Peoples Bank Business Mobile Banking?

A. If you are currently using mobile services through Limestone Bank, you may continue using this service **through 5:00PM ET on Friday, August 4, 2023. After this date, customers will no longer be able to access Limestone Bank Mobile Banking Services.**

TAKE ACTION



ON OR AFTER 8:00AM ET AUGUST 7, 2023

Download the Peoples Mobile app on the App Store or Google Play™ and use your current Limestone Bank Online Banking username and password for the first login. Upon login, you will be asked to change your password. Please be sure we have your **current mobile phone number and email address** so you are able to complete the verification process on or after Monday, August 7, 2023.

Q. Is Business Mobile Deposit available?

A. Yes. Business Mobile Deposit will be available at no charge for business checking accounts via the Peoples Mobile app. There is a limit of \$50,000 per deposit per day, which may be lower than your current limits. Higher deposit limits available upon request and approval. Please contact a Treasury Management associate for more information. Deposits made by 7:00PM ET are available the next business day. Certain Conditions Apply.



PEOPLES MOBILE BANKING
Scan to download today!



¹There is no cost to download the Peoples Bank Business Mobile app, but standard rates and fees may apply from your wireless carrier. iPad and iPhone are service marks of Apple Inc. Android is a trademark of Google Inc.

BUSINESS

BANKING CONVENIENCES

TELEPHONE BANKING

Q. Does Peoples Bank offer Telephone Banking?

A. Yes. Starting on Monday, August 7, 2023, you can access Peoples Bank Telephone Banking by calling 1.800.374.6123, Option 1. Your first-time PIN is the last four digits of your Tax Identification Number (TIN). With Telephone Banking, you can access account balance and transaction information, transfer funds and place stop payments. This service is available 24 hours a day, seven days a week.

LOCKBOX SERVICES

Q. Does Peoples Bank offer Lockbox Services?

A. Yes. Various lockbox services are available to help your business simplify the accounts receivable process, maximize cash for investment, improve cash flow, and get faster access to your funds. Please visit your local office or talk with a Treasury Management associate for more information.

REMOTE DEPOSIT CAPTURE

Q. Does Peoples Bank offer Remote Deposit Capture (RDC)?

A. Yes. Peoples Bank offers Remote Deposit Capture. A check scanner allows you to scan checks and then electronically submit check deposits to Peoples Bank for posting by 7:00PM ET. Please visit your local office or talk with a Treasury Management associate for more information. If you currently use RDC, your existing equipment will work, however, you will receive an email about scheduling a time for software updates and training.

POSITIVE PAY

Q. Does Peoples Bank offer Positive Pay?

A. Yes. Use Positive Pay to protect yourself from check and ACH fraud. **Peoples Bank Positive Pay cut-off time is 2:00PM ET.** Please visit your local office or talk with a Treasury Management associate for more information.

QUICKBOOKS

Q. What will happen to my QuickBooks Account?

A. If you currently use QuickBooks with your Limestone Bank accounts, you will receive an email in July with required Action Steps.

WIRE TRANSFERS

Q. Are wire transfers available at Peoples Bank?

A. Yes. Wire transfers at Peoples Bank allow you to transfer funds between your Peoples Bank business account(s) and accounts at other financial institutions. Wire transfers can be done in person, over the phone, or set up through Business Online Banking. (Online wire processing is the recommended method and you receive a \$10 each fee discount.) Wire transfer can be used for domestic or international transactions. Cut-off times for wire transfers can be found on page 47 of this guide. For more information on wire transfers, visit your local office or call 1.800.374.6123, Option 5.

TAKE ACTION



ON OR AFTER AUGUST 7, 2023

you will need to use Peoples Bank's routing number 044202505 for all incoming wires.

Q. What is Peoples Bank's SWIFT/BIC code for incoming international wires?

A. Peoples Bank's SWIFT/BIC code is PELPUS33.

MERCHANT SERVICES

Q. Does Peoples Bank offer Merchant Services?

A. Yes. Peoples Bank partners with industry leader Fiserv to offer a wide array of merchant solutions to our customers. If you currently have this service, it will continue with your current vendor and the same equipment can be used. Please visit your local office, email businesssupport@pebo.com, or talk with a Treasury Management associate for more information.



ACCOUNT

 DETAILS & DISCLOSURES

ELECTRONIC FUND TRANSFER INITIAL DISCLOSURE

CONSUMER'S LIABILITY. You will tell us AT ONCE if you believe your card and/or code 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 us 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 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00.

Limitation of Liability for Unauthorized MasterCard branded card transactions. You will not be liable for any transactions not authorized by you if you have exercised reasonable care in safeguarding the card from risk of loss or theft and, upon becoming aware of such loss or theft, promptly report the loss or theft to us. This rule does not apply to a transaction conducted with a card that is a) issued to an entity other than a natural person; b) issued for a commercial purpose; provided, the rule shall apply to a transaction conducted with a card for a 'Small Business' program as described on <http://www.mastercardbusiness.com> (under 'Small Business,' select the 'Products' tab); c) issued and/or sold to a person until such time as that person's identity is registered by or on behalf of us in connection with such issuance and/or sale, which registration may include customer identification program requirements.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, you will tell us at once. If you do not tell us within 60 days after each statement we provide or made available to you, you may not get back any money that you lost after the 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. 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).

CONTACT IN EVENT OF UNAUTHORIZED TRANSFER.

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you will call 800-374-6123 or write PEOPLES BANK, PO Box 738, Marietta, OH 45750.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

BUSINESS DAYS. For purposes of these disclosures, our business days are Monday, Tuesday, Wednesday, Thursday, and Friday. Federal Holidays are not included.

TYPES OF TRANSFERS. You may authorize certain direct deposits to your checking or savings account. You may authorize certain bills and other payments to be deducted from your checking or savings accounts. A merchant may convert your check in payment for merchandise or services into an electronic funds transfer from your account.

You may use your card and/or code to:

- Make deposits to your checking and savings accounts.
- Pay bills directly from your checking account in the amounts and on the days you request.
- Pay for purchases at places that have agreed to accept the card and/or code.
- Transfer funds between your checking and savings accounts.
- Withdraw cash from your checking and savings accounts.
- Pay your bills with merchants you have selected on our bill payment service.

Some of these services may not be available at all terminals.

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to

- pay for purchases.
- pay bills.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS.

- You can purchase up to \$500.00 (using an ATM card) OR \$2000.00 (using an HSA OR Debit card) worth of goods or services each day by using the card and/or code in our point-of-sale transfer service.
- You can withdraw up to \$500.00 (using an ATM, HSA OR Debit card) from our terminals using your card each day.

FEES.

- You will be charged \$5.00 per card for the issuance of replacement access cards.
- You will be charged a \$2.50 fee for each ATM withdraw that you make using a non-Peoples Bank ATM or non-MoneyPass Network ATM.
- You will be charged a \$2.50 fee for each balance inquiry and each transfer that you make using a non-Peoples Bank ATM or non-MoneyPass Network ATM.
- If you use your card in a foreign country and/or to make a purchase in a foreign currency, you will be charged a currency conversion fee of 1% of the transaction amount.
- PEOPLES ONLINE CONNECTION BILL PAYMENT SERVICE IS FREE. IF YOUR PEOPLES ONLINE CONNECTION BILL PAYMENT SERVICE IS INACTIVE DURING ANY CONTINUOUS 90 DAY PERIOD, YOUR BILL PAYMENT SERVICE WILL BE DEACTIVATED.
- CROSS-BORDER ASSESSMENT: FEE RELATED TO PROCESSING ATM OR DEBIT CARD TRANSACTIONS COMPLETED AT ATMS OR MERCHANTS OUTSIDE THE UNITED STATES. THE CURRENT CALCULATION OF THE FEE IS 2.00% (200 BASIS POINTS) OF THE TOTAL TRANSACTION AMOUNT.

CONFIDENTIALITY.

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us written permission.

DOCUMENTATION.

Terminal Transfers. You can get a receipt at the time you make any transfer that exceeds \$15.00 to or from your account using one of our automated teller machines or point-of-sale terminals.

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at 800-374-6123 to find out whether the deposit has been made.

Periodic Statements. You will get a monthly account statement unless there are no electronic transfers in a particular month. In any case, you will get the statement at least quarterly.

PREAUTHORIZED PAYMENTS.

Stop Payments. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: call us at 800-374-6123 or write us at PEOPLES BANK, PO Box 738, Marietta, OH 45750, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we can also require you to put your request in writing and get it to us within 14 days after your call. We will charge you \$35.00 for each stop payment order you give us.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 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 Transfer. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY. If we do not complete a transfer to or from your account on time, or in the correct amount according to your agreement with us, 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 transfer would go over the credit limit on your overdraft line.
- If the automated teller machine 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 transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in your agreement with us.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

You will telephone us at 800-374-6123 or write us at PEOPLES BANK, Card Services, PO Box 738, Marietta, OH 45750 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 60 days after we sent the FIRST statement on which the problem or error appeared. You will:

- 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 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if point-of-sale transaction, or new account, or a foreign initiated

transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if new account) 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 10 business days, we may not credit your account. For the purpose of this paragraph, an account is a new account for a period of 30 days from the date of the first deposit to the account.

We will tell you the results within three 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.

EXCHANGE RATE FOR FOREIGN TRANSFERS.

If a transfer takes place outside of the United States and is in a foreign currency, Visa or MasterCard will convert the transfer into U.S. dollars by using their own currency conversion procedures. The exchange rate will be determined in one of two ways:

(1) the exchange rate will be selected from the range of rates

available in the wholesale currency markets for the central processing date (which may be different from the rate received by Visa or MasterCard), or (2) the exchange rate will be a government-mandated rate in effect for the applicable central processing date, plus any adjustment determined by the card issuer and disclosed separately in the fee section of the cardholder agreement. The currency exchange rate used may differ from the rate in effect when your transfer occurred or was posted to your account.

ADDITIONAL INFORMATION REGARDING CURRENCY CONVERSION ASSESSMENTS: PART OF MASTERCARD'S CURRENCY CONVERSION PROCEDURE INCLUDES USE OF EITHER GOVERNMENT-MANDATED EXCHANGE RATE, OR A WHOLESALE EXCHANGE RATE SELECTED BY MASTERCARD, AND THAT THE GOVERNMENT-MANDATED EXCHANGE RATE OR WHOLESALE EXCHANGE RATE MASTERCARD USES FOR A PARTICULAR TRANSACTION IS THE RATE MASTERCARD SELECTS FOR THE APPLICABLE CURRENCY ON THE DAY THE TRANSACTION IS PROCESSED, WHICH MAY DIFFER FROM THAT APPLICABLE TO THE DATE THE TRANSACTION OCCURRED OR WHEN IT IS POSTED TO THE CARDHOLDER'S ACCOUNT.

OVERDRAFT OPTIONS

Overdraft Privilege

Peoples Bank offers Overdraft Privilege for eligible checking accounts. This is a service we offer in the event you make a mistake in your record keeping or forget to record a check. Rather than returning your check to the business or person to whom it was issued, Peoples Bank will consider paying your item for the cost of our normal overdraft fee. The Overdraft Privilege service should not be relied upon to fund routine payments.

Overdraft Privilege funds may be accessed through the following transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH debits
- Recurring debit card transactions

Reg E Opt-In

In addition to the above transactions covered by discretionary Overdraft Privilege, the following will be covered should you choose to opt in to Reg E:

- ATM transactions
- Everyday debit card transactions

Eligibility:

Overdraft Privilege of either \$400, \$700, or \$1000 (depending on account type) may become available once your account has been open for at least 60 days and you have at least one deposit every 35 days.

Overdraft Privilege is not a line of credit. Overdraft Privilege represents a purely discretionary courtesy service that the bank may provide to you from time to time and which may be withdrawn or withheld by the bank at any time without prior notice, reason or cause. Overdraft Privilege does not constitute an actual or implied agreement between you and the bank. You are expected to maintain your account in good standing to remain eligible, which includes at least:

- A. Making at least one deposit to your account every thirty-five (35) days or having an average balance of at least \$500 per your last checking account statement,
- B. Maintaining a positive account balance every thirty (30) day period for a minimum period of one (1) bank processing day,

- C. Ensuring all your accounts/loans at Peoples Bank remain in good standing, and
- D. Not being subject to legal/administrative orders or levies.

Overdraft Privilege is available only to eligible personal and business checking accounts (excluding Money Market and Minor accounts). We may limit the number of accounts eligible for Overdraft Privilege.

Explanation of Non-Sufficient Funds:

It is the policy of Peoples Bank to comply with applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. Your account will be overdrawn the amount of the item plus applicable overdraft fees. The total overdrawn amount will be subtracted from the amount of any subsequent deposit(s) or credit(s). A non-sufficient funds (negative) balance may result from:

- A. The payment of checks, electronic funds transfers or other withdrawal requests
- B. Payments authorized by you
- C. The return, unpaid, of items deposited by you
- D. The imposition of bank service charges
- E. The deposit of items, which, according to the bank's Funds Availability Policy, are treated as not yet "available" or finally paid

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds.

Fees:

Non-sufficient fund fees, and any additional account-related fees, will be deducted from the available Overdraft Privilege funds. The fee per overdraft item is \$35.00. Accounts overdrawn for three (3) consecutive business days will be assessed a \$6.00 fee every third business day until the balance becomes positive.

We have no obligation to notify you before we pay or return any item.

We will mail a prompt notification to your home when you have used any of your Overdraft Privilege funds. You will be expected to pay back the overdrawn amount and the non-sufficient funds charge promptly, or your privilege may be revoked.

If there is an Overdraft paid by us on an account with more than one owner, each owner shall be jointly and independently liable for such overdrafts plus any non-sufficient fund fees.

Customer Opt-Out:

If our Overdraft Privilege Service does not meet your current needs, or if you wish to revoke your Reg E coverage, you may choose at any time not to participate by notifying one of our Personal Bankers or Business Bankers by calling 1.800.374.6123.

Overdraft Protection

Peoples Bank also offers an optional Overdraft Protection service; a service that will connect a secondary account (i.e. savings or another checking account) to your primary checking account. Through Overdraft Protection, funds will be transferred from your secondary account in \$50 increments when an overdraft occurs. You must enroll in Overdraft Protection, as enrollment is not automatic.

Personal Overdraft Line of Credit

For Peoples Bank checking account customers who want the peace of mind of constant overdraft protection, the Personal Overdraft Line of Credit offers a flexible and affordable solution to cover unexpected overdrafts. With Personal Overdraft Line of Credit, funds are automatically transferred to the qualified checking account in order to cover the overdraft. A small fee is charged for each transfer along with a minimum monthly payment. Lines up to \$5,000 are available depending upon credit approval. An application and the credit approval are required.

SCHEDULE OF FEES

All accounts are subject to General Costs unless otherwise stated.
This information amends prior fee schedules given to you.

Checking Accounts

Deposit Items Returned	\$12.00 (Per Item)
Interim Statements	\$5.00
Coin/Currency Bags	\$5.00 (Per Bag)
Night Deposit Bags	\$35.00 (Per Bag)
Night Deposit Keys: First Key	No Charge
- Additional Night Deposit Keys (each)	\$5.00
Peoples Line of Credit Transfer Fee	\$15.00
Printed Checks	Variable
Cashed Checks Returned	\$10.00 (Per Item)
Stop Payments	\$35.00 (Per Item)
Overdrafts	\$35.00 (Per Item)
Accounts overdrawn for three (3) consecutive business days will be assessed a \$6.00 fee every third business day until the balance becomes positive.	
Non-Sufficient Funds (NSF) Fee	\$35.00 (Per Item)

Multiple NSF Fees - Items and transactions (such as checks and electronic transactions/payments) returned unpaid due to non-sufficient funds ("NSF") in your account, may be resubmitted one or more times for payment, and a \$35 fee will be imposed on you each time an item and transaction resubmitted for payment is returned due to non-sufficient funds.

Checks

Cashier's Checks	\$7.00
Money Orders	\$5.00
Official Check Issued for Account Closing	\$2.50
Gift Cards	\$5.00 (Per Card)

Safe Deposit Box Accounts

Lost Key	\$20.00
Drill Box (if both keys are lost)	\$70.00

Loans and Collection Accounts

Canadian & International Check Collection	Variable
Domestic Collections	\$6.00 Minimum; Variable
Land Contract Collections	\$6.00 (Per Payment)
Letters of Credit	1.5%; \$250 Minimum

Research

Account Reconciliation & Research	
- Customers (No Charge if Bank Error)	\$20.00 (Per Hour)
- Non-Customers (No Charge if Bank Error)	\$30.00 (Per Hour)
Withdrawal Document Copy	\$1.00

Special Services

ATM Card Replacement	\$5.00
Peoples Priority Debit Card	\$29.00
Audit Confirmation	\$25.00 (Each)
Bond Coupon Collections	\$10.00 (Per Envelope)
Bond Coupon Returns	\$20.00 (Per Envelope)
Christmas Club Early Withdrawal/Closing	\$25.00
Self-Service Coin Counting Machine	
- Customers	Free
- Non-Customers	15% of Total
Foreign Currency Purchase	\$25.00 (Per Order)
IRS Tax Levy Processing	\$100.00 (Per Levy)
Non-Customer Check Cashing Fee	1% or \$10.00 Minimum
Notary Fee	\$2.00
Photocopies	\$5.00 (If Over Three Items)
Signature Guarantee	\$10.00
Loan Payments by Telephone (3rd Party Payors Only)	\$6.00
Paper Statement Fee	\$2.00
Dormant Account Fee	
(Per Month after 12 months of inactivity)	\$7.50

Wire Transfers

Domestic Wire Transfers	\$25.00
Foreign Wire Transfers	\$60.00
Incoming Wire Transfers	\$15.00
EFTPS Wire Service (Per Payment)	\$25.00

Savings Accounts

Excess Withdrawal Fee \$10.00 (Per Month over six debit items). This fee applies to all types of withdrawals and transfers including those made in person.

Money Market Accounts

Excess Withdrawals \$10.00 (Per Month over six debits items). This fee applies to all types of withdrawals and transfers including those made in person.

Online Banking Services

Bill Pay	Free
Expedited Bill Pay Check Payment	\$19.95
Expedited Bill Pay Electronic Payment	\$4.95

FUNDS AVAILABILITY POLICY DISCLOSURE

INTRODUCING OUR FUNDS AVAILABILITY POLICY.

When you deposit checks and other non-cash items to your Peoples Bank account, you expect us to make the funds available for your use as quickly as possible. Our Funds Availability Policy ("Policy") is designed to do just that. Depending on the type of non-cash deposit you make, your funds may be available as soon as the next business day. Of course, depending on the amount, type and source of your non-cash deposit, there are situations when your deposit will take longer to become available for your use.

This Policy provides detailed information about when funds you deposit will become available for your use. This Policy is in effect for all Peoples Bank deposit accounts, both consumer and business. Please take a moment to review this Policy. By understanding how we make your deposits of non-cash items available, it will be easier for you to manage your account.

DETERMINING AVAILABILITY OF A DEPOSIT

We determine funds availability by counting the number of business days from the business day of your deposit. Every day except Saturday, Sunday and a federal holiday is a business day.

If you make a deposit in any banking center on a Business Day that the banking center is open, we will consider that day to be the day of deposit. However, if you make a deposit on a day that is not a business day, or after the cut off time, we will consider the deposit to have been made on the next business day. Our Business Day Cut-off time is 7:00PM Eastern Time for Peoples Bank ATM's, mobile deposit or remote deposit capture. Deposits made at a night depository are considered received when we remove them from the night depository, we will remove deposits no later than the next business day. Availability varies depending on the type of deposit and is explained below. Please note that checks drawn on banks located outside of the United States are not subject to this availability Policy. Please inquire regarding availability at the time you make such deposits.

SAME-DAY AVAILABILITY

Funds from the following deposits are available on the same business day as the day of their deposit:

- Cash
- Wire Transfers
- Checks or money orders drawn on Peoples Bank and checks or money orders not drawn on Peoples Bank

- Electronic deposits via Automatic Clearing House (ACH)
- *A Word on Same-Day Availability:* Depending on the method by which we receive or process your deposit, these items may not be immediately available for card and online purchases, or be shown in your available balance until the following day. However, these deposits will post to your account that night before any debits are posted.

LONGER DELAYS MAY APPLY

In some cases, we may not make all of the funds that you deposited by check available by the first business day after the day of your deposit. Funds may not be available until the second business day after that day of your deposit. However, the first \$225 of these deposits will be available on the first business day after the day of your deposit, unless we delay availability for one of the circumstances listed below.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling \$5,525 or more on any one business day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as a failure of communications or computer equipment.

We will notify you of the delay in your ability to withdraw funds for any of the reasons listed, and we will tell you when the funds will be available. If we decide to delay availability of your funds after you complete your deposit, we will mail you a deposit notice by the business day after we decide to take that action. In most cases, funds from the deposit of checks will be available no later than the seventh business day after the business day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your accounts is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a business 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 (and you may have to use a special deposit slip.) The excess over \$5,525 will be available for withdrawal no later than the seventh business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made with a banker at a branch, the first \$5,525 will not be available until the second business day after the day of your deposit;

- Funds from all other check deposits will be available no later than the seventh business day after your deposit.

DEPOSITS AT NON-PEOPLES BANK ATMS

If you make a deposit at an ATM that we do not own or operate, which are those not branded as Peoples Bank, funds from any deposits (cash or check) will be available five business days after the day of your deposit. This rule does not apply at ATMs that we own or operate.

REFUSAL OF A DEPOSIT

We continue to reserve the right not to accept deposits. In some circumstances, items unacceptable for deposit, such as a mutilated check, may be processed as collection items, which means your account will not be provisionally credited with the deposits, and the funds will not be available to you, until Peoples Bank has received final payment of the checks from the banks on which the checks are drawn.

YOUR RESPONSIBILITY

You agree that Peoples Bank may deduct the amount of a deposited check that had been credited to account from your account balance if Peoples Bank receives notice that the check has not been or will not be paid. Peoples Bank may make this deduction even if the unpaid check has not yet been returned to Peoples Bank. You agree that Peoples Bank may charge a Return Deposited Item fee against your account even if Peoples Bank could claim reimbursement for the check from the bank on which the check was drawn or from some other bank. You agree that Peoples Bank may charge a check back even if the charge results in an overdraft. If you have any further questions about this Funds Availability Policy, please contact your local branch or call us at 1-800-374-6123.

UNDERSTANDING YOUR ACCOUNT BALANCE FOR OVERDRAFTS AND THE RETURN OF TRANSACTIONS PRESENTED FOR PAYMENT

Your checking account has two kinds of balances: the ledger balance and the available balance. The ledger balance is the balance you see on the statement of account that you receive in the mail or that is delivered to you electronically. You can also review your ledger balance at a branch or by calling 1-800-374-6123. You can review your available balance when you review your account online, at an ATM, through our 24 hour touchtone banking service, by phone or at a branch. Peoples Bank uses your available balance when determining whether a transaction will cause your account to overdraw. An overdraft occurs, and an Overdraft Fee is charged to your account, when you don't have the necessary Available Balance in your account to cover transactions you have made, but we pay a transaction on your behalf. If we choose to return any of the transactions you have made and don't have the necessary Available Balance in your account, an NSF or Insufficient Funds Fee is charged to your account.

The information below explains how your checking account balance works - including the differences between your ledger balance and your available balance. Examples are used to help explain when we may charge an overdraft fee or an insufficient funds (NSF) fee due to an insufficient available balance.

YOUR LEDGER (STATEMENT) BALANCE

Your ledger balance is the amount of money that is actually in your account at any given time. Your ledger balance reflects transactions that have "posted" to your account but it does not include transactions that have been authorized and are pending. While it may seem that the ledger balance is the most up-to-date display of the funds that you can spend from your account, this is not always the case. Your account may have purchases, holds, fees, other charges, or deposits made on your account that have not yet posted and, therefore, will not appear in your ledger balance.

EXAMPLES OF LEDGER BALANCE

If you have a \$100.00 ledger balance and you wrote a check for \$60.00, then your ledger balance will show \$100.00 because the ledger balance does not include the pending check transaction which has not yet posted. While your ledger balance is \$100.00, you have already spent \$60.00.

YOUR AVAILABLE BALANCE

Your available balance is the amount of money in your account that is available to you without incurring an overdraft fee. Your available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions) that we have authorized but that have not yet posted to your account.

Deposits will increase your Available Balance as described in our Funds Availability Policy Disclosure - not all deposits are available immediately.

EXAMPLE OF AVAILABLE BALANCE

If your ledger balance and available balance are both \$100 and you present your debit card for payment at a restaurant for \$35, the merchant processes an authorization request for payment. We will approve the authorization and place a "hold" on your account for \$35 because you have sufficient funds available for the purchase at the time the transaction was completed. Your ledger balance is still \$100 because the debit card transaction has not yet posted to your account; however, your available balance would be \$65 because you have already authorized the \$35 payment to the restaurant. When the restaurant submits the transaction for payment (which could be a few days later and could be for a different amount if you have added a tip), we will post the transaction to your account and your ledger balance will be reduced.

EXAMPLE OF OVERDRAFT OR NSF FEE FOR INSUFFICIENT AVAILABLE BALANCE:

If your ledger balance and available balance are both \$100 and you swipe your debit card at a restaurant for \$35, a hold is placed on your account and your available balance will be reduced to \$65. Your ledger balance is still \$100 because the transaction has not yet posted to your account. If a check that you had previously written for \$75 clears through your account before the restaurant charge is sent to us for processing - you will incur an overdraft fee. This is because your available balance was \$65 when the \$75 check was processed by the bank, even though your ledger balance is still \$100. In this case, we may pay the \$75 check and we will charge you the applicable overdraft. The overdraft fee, will also be deducted from your account, further reducing your balance. If we return the check to the depositor, the amount of the check will be added back to your ledger and available balance, and we will charge you the applicable NSF fee.

RELIABILITY OF YOUR AVAILABLE BALANCE

You can review your available balances when you review your account online, through mobile banking, at an ATM, through our 24 hour touchtone banking service, by phone or at a branch. However, it is important to understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a particular transaction. This is because your available balance may not reflect all your outstanding checks and automatic bill payments that you have authorized (or other outstanding transactions) that have not yet posted to your account. Additionally, your available balance may not reflect all of your debit card transactions due to circumstances outside of our control. As demonstrated by the examples below, the best way to know how much money you have available (including all prior checks and authorizations) is to record and track all of your transactions closely.

EXAMPLES OF TRANSACTIONS NOT REFLECTED IN YOUR AVAILABLE BALANCE OUTSTANDING CHECKS AND BILL PAYMENTS:

If you have written checks from your account or have set up automatic bill payments, those transactions will not be reflected in your available balance when authorized. Rather, these transactions will be reflected in your ledger balance and available balance when the transactions post to your account.

DEBIT CARD HOLDS: If a merchant obtains our authorization but does not submit a one-time debit card transaction for payment within three days of authorization, or up to seven days for merchants like Rental Car Companies, Hotels, etc., we may release the authorization hold on the transaction. Since the hold has been released, your available balance would not reflect this transaction until the transaction has been received by us and paid from your account.

TERMS AND CONDITIONS OF YOUR ACCOUNT

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.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Kentucky and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to

verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important Terms for Accounts Where More Than One Person Can Withdraw. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we

reclassify your account, your account will be subject to the fees and earnings rules of the new account classification. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash Withdrawals. We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

- These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - This is an account in the name of one person.

Joint Account - With Survivorship - (*And Not As Tenants In Common.*) This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship - (*As Tenants In Common.*) This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contribute

Revocable Trust or Pay-On-Death Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS

- Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us). Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or

expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. For such changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also suspend or terminate a service or close this account at any time upon reasonable notice to you and, if we close the account, tender of the account balance personally or by mail. Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new terms.

When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account.

Items presented for payment after the account is closed may

be dishonored.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the Statements section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Your Duty to Report Unauthorized Signatures (Including Forgeries and Counterfeit Checks) and Alterations on Checks and Other Items. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors or Problems. In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (*For consumer accounts only*). For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to Notify if Statement Not Received. You agree to immediately notify us if you do not receive your statement

by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS

- If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer

credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you

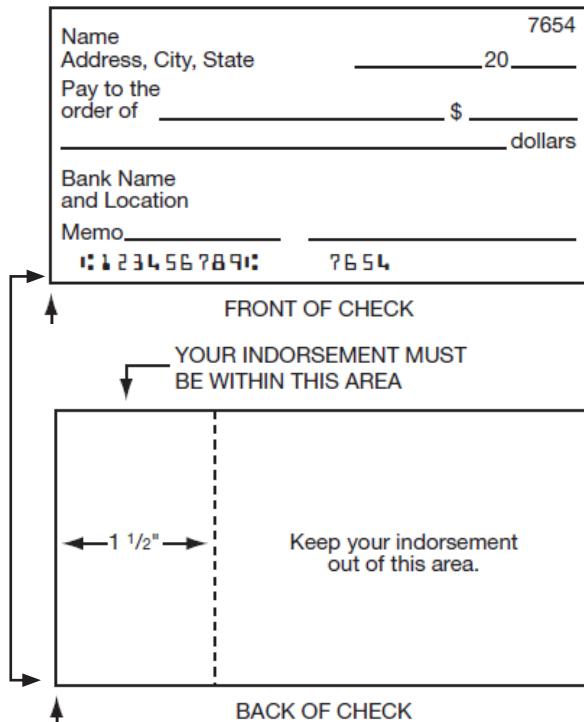
authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

AUTHORIZED SIGNER (INDIVIDUAL ACCOUNTS ONLY) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment. As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional

needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject

to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY - Your Duty to Protect Account Information and Methods of Access. Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that

person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive Pay and Other Fraud Prevention Services. Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security

reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to

investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (AND INVOLUNTARY WITHDRAWALS) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute

has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.



TRANSACTION POSTING ORDER

The following is important information to be aware of regarding the order in which transactions are posted to your account.

Transactions that are posted to your account may not be processed in the order in which they occurred. The order in which transactions are posted and paid from your account may affect the number of transactions that over-draw your account or are returned unpaid, as well as the amount of fees you may have to pay.

Pending transactions such as debit card transactions that have been authorized but not yet paid, and holds that may be placed on deposits to your account including those due to a legal process, may reduce your available funds used to pay posted transactions.

Transactions will post to your account in the following order:

1. Credits

All credits such as deposits, reversals and returned items are added to your account balance

2. Bank Initiated Fees / Adjustments

Fees and debit corrections initiated by Peoples Bank

3. Wires and Fees

Wire debit transactions and fees

4. ATM/Debit Card Transactions

ATM withdrawals and debit card transactions are processed in the order received by Peoples Bank from our card processor

5. Electronic Bill Pay

Payments generated from Peoples Bank Online Bill Pay service and that are processed electronically

6. Withdrawals/Cashed Checks

Withdrawals made or checks cashed at a Peoples Bank location

7. Transfer Debits

Automatic or one-time transfers established at Peoples Bank

8. ACH Debits

Electronic Debits received via the ACH network including written checks that were converted to ACH by the payee

9. On-Us Deposited Items

Checks written to Peoples Bank customers that were deposited at a Peoples Bank location. The checks are processed from low to high serial number.

10. Incoming Checks

Checks written that were cashed or deposited at another financial institution. The checks will be processed from low to high serial number.

END OF BUSINESS DAY CUTOFF TIMES

Here is some important information for you to be aware of regarding cutoff times for various services. Items posted to your account before these times will affect your official bank balance. However, any items posted after these times will not be reflected until the next business day. Please refer to the chart below for business day cutoff times.

Our normal business days are Monday thru Friday. Transactions received on a Saturday, Sunday or holiday will be processed on the next business day. All times posted are Eastern Standard Time.

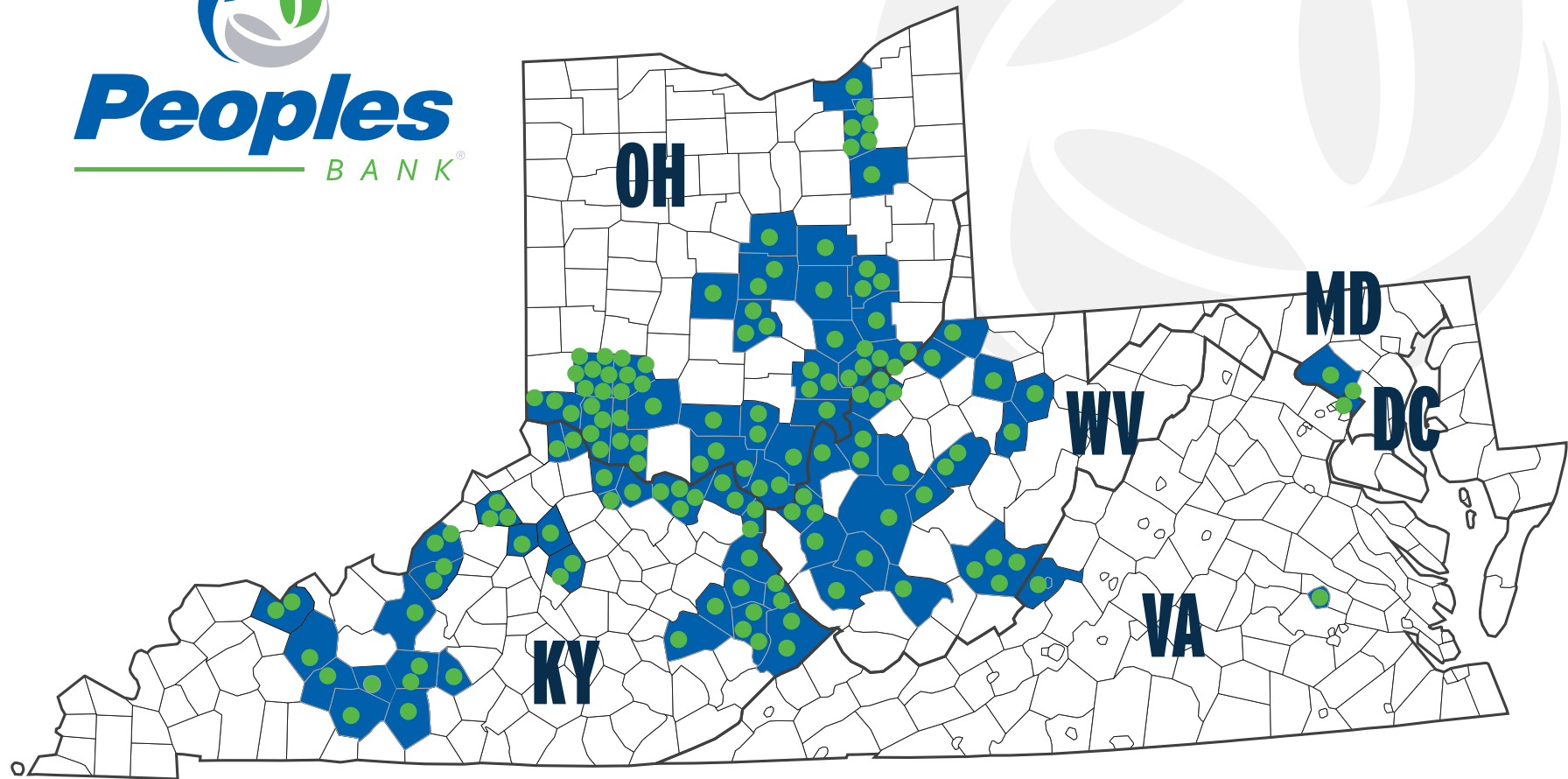
End of Day Cutoff Time (Eastern Time)	Description
2:00 PM	Positive Pay Decisions (Business Online Banking Customers)
2:15 PM	Same Day ACH Batch Originated Transactions (Business Online Banking Customers)*
4:00 PM	Outbound Wire Transfers originated via telephone or at a Peoples Bank location
5:00 PM	Outbound Wire Transfers originated via Business Online Banking
5:00 PM	Incoming Wire Transfers (All Customers)
5:00 PM	ACH Batch Originated Transactions - Traditional (Business Online Banking Customers)*
7:00 PM	Transactions Conducted In Our Offices (All Customers)
7:00 PM	Peoples Mobile Deposit
7:00 PM	Remote Deposit Capture (Business Customers)
7:00 PM	ATM Transactions (All Customers)
7:00 PM	Debit Card Transactions (All Customers)
11:00 PM	Voice Banking Transactions (All Customers)
11:00 PM	Online and Mobile Banking Transfers (All Customers)
<i>Please note that branch hours will not be affected by the end of business day times listed above.</i>	

If you have any questions please stop by your local Peoples Bank branch or contact us at 1.800.374.6123 (Option 6 for Business Customers).

***IMPORTANT INFORMATION FOR BUSINESS AUTOMATED CLEARING HOUSE (ACH) CUSTOMERS**

ACH originated batch files are subject to a fraud analysis process and could be placed "On Hold" until the organization has confirmed the file to be legitimate. Batch files that are placed "On Hold" will need to be verbally verified with the company by the cutoff time specified above to be processed on the current business day. If your organizations' confirming personnel cannot be reached to verify the batch file, the ACH batch file(s) will be cancelled and will need to be resubmitted the following day for processing. Your organizations' confirming personnel may contact the Customer Care - Business at 800.374.6123, Option 6 to confirm ACH batch files originated during our normal business hours Monday-Friday 8:00AM to 6:00PM. If you should require a reversal batch initiated on your behalf, all requests should be submitted as soon as possible to ensure we are able to complete your request. There is a \$100 fee for each batch reversed.

OFFICE LOCATIONS



Please visit our website at pebo.com for a complete list of locations, hours and contact numbers.

A close-up photograph of a glass window featuring the Peoples Bank logo and name. The logo, a stylized '@' symbol, is positioned at the top left. Below it, the word 'Peoples' is written in a large, bold, white, sans-serif font. Underneath 'Peoples', the word 'BANK' is written in a smaller, white, all-caps, sans-serif font. A horizontal white line is positioned below 'BANK'. The background shows a blurred city street scene with a building and a blue sky.

Peoples
BANK





Marietta, OH - Home of the first Peoples Bank



Peoples Bank (w/logo)[®] and Working Together. Building Success.[®], individually, are federally registered service marks of Peoples Bank.