

## List of Services 2024

### Personal Services

- Ø Automatic Transfers
- Ø Direct Deposit
- Ø Free Online Banking
- Ø Free Online Bill Pay
- Ø Debit MasterCard Debit Card (contactless & chip enabled)
- Ø Hometown Heroes Banking & Debit Card
- Ø Combined Statements
- Ø Free E-Statements (available in Online Banking or via email)
- Ø Overdraft Protection
- Ø Overdraft Privilege
- Ø Overdraft Line of Credit
- Ø Safe Deposit Boxes
- Ø Automated Clearing House (ACH)
- Ø Stop Payments
- Ø Exporting history to 3rd party financial software (i.e. Quicken, etc.)
- Ø CDARS Program
- Ø ICS (Insured Cash Sweep)
- Ø Check Reorder Express
- Ø Priority Debit Cards
- Ø Prepaid Gift Cards
- Ø Prepaid Debit Cards
- Ø HELOC Credit Cards
- Ø Cashiers' Checks
- Ø Money Orders
- Ø Coin Sorting
- Ø Signature Guarantee
- Ø Account Research
- Ø Free Night Deposit Service
- Ø Notary Service
- Ø Photocopies
- Ø Telephone Banking (VRU)
- Ø MoneyPass Surcharge Free ATM Network
- Ø ATM Cards
- Ø HSA Cards
- Ø Visa Credit Cards - Pinnacle (Business and Consumer)
- Ø Foreign Currency Purchase

- Ø Credit Card Cash Advances
- Ø Credit Life and Accident & Health Insurance
- Ø Canadian & International Check Collection
- Ø Savings Bonds (Redeeming)
- Ø Wire Transfers (Incoming & Outgoing / Domestic & Foreign)
- Ø Check Images
- Ø Fresh Start Program
- Ø Book Values
- Ø External Transfers
- Ø Mobile Banking (includes Zelle®)
- Ø Mobile Deposit
- Ø Card Controls (debit card on/off & card alerts)
- Ø Personal Finance
- Ø Text Banking
- Ø Text & Email Alerts
- Ø iPhone App (works on all Apple iPhone & iPad devices)
- Ø Android App (works on all Android devices)
- Ø Workplace Banking Program
- Ø Senior Perks Program
- Ø Online Account Opening
- Ø Online Loan Application (Personal Loans)
- Ø Secure Loan Center - Online Mortgage Application (Encompass)
- Ø Apple Pay
- Ø Samsung Pay
- Ø Instant Debit
- Ø Electronic Mortgage Disclosures and Document Portal
- Ø Online Loan Payments for Loan Only Clients
- Ø Loan Pre-Qualification
- Ø Loan Payments by Phone
- Ø Real Time Payments - Receive

### **Other Services**

- Ø Mobile Responsive Corporate Website
- Ø School Savings Program (Partners in Education)
- Ø Mountaineer Card – ADC and food stamp debit card program – Cash advances completed for any cardholder at no charge. No fees charged with ATM debit transactions. Bank paid all setup cost along with continuing surcharge by Quest ATM processing system to be able to offer this service to both customers and non customers of

Ø Ohio e-QuickPay Debit MasterCard Cards – *Ohio Child Support Payments. Cash Advances completed for any cardholder at no charge.*

Ø Cemark, Inc. - Cemark, Inc. publishes and distributes educational materials addressing the problem of personal financial illiteracy. The program “How to do your Banking” utilized by Peoples Bank includes 4 curriculum components provided to High School students covering a variety of relevant financial topics including budgeting, personal savings, credit, loans, online banking and bill pay, mobile banking and much more. Another program offered by Cemark and utilized by Peoples Bank is the “Saving with Mandy and Randy” program. This is an educational program about saving taught by elementary school faculty as a complement to their curriculum. Students learn practical skills, habits and the values necessary to save and handle money responsibly. Saving with Mandy and Randy was designed as a supplement easily integrated into the core curriculum primary teachers cover. It addresses students’ competency in mathematics,

Ø Athens Family and Friends Council – *Cash checks free of charge for non-bank customers that are employed at ATCO. All are low-income individuals*

Ø Mid East Ohio Regional Council (MEORC) - *Cash checks free of charge for non-bank customers (clients of MEORC) that are employed through Guernsey County MRDD.*

### **Personal Deposit Products**

- Ø Christmas Club
- Ø Freedom Money Market Account
- Ø Time Deposits (Variable & Fixed)
- Ø Interest Plus Checking
- Ø Personal Checking
- Ø Premier Checking
- Ø Statement Savings
- Ø IOTA and IOLTA Accounts (Interest on Lawyers Trust Accounts)
- Ø Liberty 10 Accounts
- Ø Health Savings Accounts
- Ø Senior Statement Savings
- Ø Young Peoples Savings (Custodian Account)
- Ø Peoples Student Checking
- Ø My Madisonville Checking
- Ø Online Applications (Checking, Savings and Money Markets only)

### **Investment Products**

- Ø Alternative Investment Products

- Ø Retirement Plan for Employers
- Ø Annuities

### **Investment Services**

- Ø Investment Management
- Ø Annuities and Broker Services
- Ø Estate Planning
- Ø Trust Services
- Ø Educational Planning
- Ø Retirement Planning
- Ø Educational Funding
- Ø Financial Planning
- Ø Retirement Plan App
- Ø Custody & Safe Keeping of Assets

### **Insurance Products**

- Ø Benefit Administration Services
- Ø Life
- Ø Health
- Ø Long Term Care
- Ø Disability
- Ø Property and Casualty
- Ø Business/Commercial
- Ø Group Health and Life Insurance

### **Individual Retirement Accounts**

- Ø Individual Retirement Account
- Ø IRA Rollover Account Investment
- Ø Individual Retirement Account Rollover
- Ø MM IRA
- Ø Roth Individual Retirement Account

### **Non Profit Products**

- Ø Peoples Community Checking
- Ø Public Funds Premium Checking
- Ø Community Statement Savings
- Ø Public Funds Savings
- Ø Investment Management

## **Loan Products**

- Ø Personal Loans (Secured and Unsecured)
- Ø Disaster Assistance Loans
- Ø Non-Conforming Portfolio Mortgage Loans
- Ø Blanket Mortgage
- Ø Investment Property Purchase & Refinance Loans
- Ø Manufactured Housing
- Ø Refinance – Cash-out / Bill Consolidation
- Ø Refinance – Rate & Term
- Ø Rural Housing Mortgage
- Ø OH Housing Finance Agency (OHFA) - Down Payment Assistance
- Ø OH Housing Finance Agency (OHFA) - Mortgage Tax Certificate
- Ø Home Equity Installment Loan (HEIL)
- Ø Freedom Home Equity Line of Credit
- Ø Freedom Equity Bridge Line of Credit
- Ø Personal Unsecured Line of Credit
- Ø Welcome Home Grant - FHLB
- Ø FNMA Home Renovation via Investor Relationship
- Ø "Dreams2Keys" Low-to-Moderate Income & MMCT Home Loan Product
- Ø Home Ready (Fannie Mae)
- Ø Kentucky Housing Corporation
- Ø American Dream Downpayment Initiative
- Ø Parkersburg/Wood County HOME Consortium Down Payment Assistance Program
- Ø Neighborhood Housing Services of Hamilton, Inc
- Ø Develop Louisville Office Of Housing Down Payment Assistance Program
- Ø Homeport Franklin County Down Payment Assistance Program
- Ø Buffalo Trace Area Development District
- Ø Overdraft Line of Credit
- Ø Jumbo Mortgages
- Ø FHA/VA Mortgages
- Ø High School Tuition Loan Program (grandfathered)
- Ø Insurance Premium Loans (Premium Finance)
- Ø Doctor Residential Loan Program
- Ø Private Student Loans (College Ave)
- Ø Pinnacle Credit Card - Consumer
- Ø West Virginia Housing

### **Business Loan Products**

- Ø Commercial Real Estate Loans
- Ø Business Loans
- Ø Leases
- Ø Equipment Finance Agreements
- Ø Small Business Administration Guaranteed Loans
- Ø USDA Guaranteed Loans
- Ø Farmer Mac Loans
- Ø Lines of Credit
- Ø Letters of Credit
- Ø Interest Rate Protection Products (SWAP, Cap, Floor and Collar)
- Ø Farm Credit Services Loans
- Ø Insurance Premium Loans (Premium Finance)
- Ø Pinnacle Credit Card - Business

### **Business Deposit Products**

- Ø Peoples Basic Business Checking
- Ø Peoples Total Business Checking
- Ø Peoples Analyzed Checking
- Ø Peoples Business Interest Checking
- Ø Business Money Market Account
- Ø Trust Account
- Ø Estate Account
- Ø Business Savings Accounts
- Ø Business Time Deposits
- Ø Overnight Repurchase Agreement Account (Sweep)
- Ø PAL (Personal Access Line)
- Ø Sweep Accounts

### **Business Services**

- Ø Automatic Transfers
- Ø Direct Deposit
- Ø Merchant Services
- Ø Business Mobile Banking (includes Zelle®)
- Ø Business Online Banking
- Ø Peoples E-Statements
- Ø Combined Statements
- Ø Advanced E-Statements

- Ø Business Online Bill Pay
- Ø Cash Management Services (Treasury Management)
- Ø Peoples Corporate Online Bill Pay
- Ø Cash Management Services
- Ø ACH Payments/Receipts/Collections/Payroll
- Ø Wire transfers
- Ø Tax payments
- Ø Pension Plans
- Ø CDARS Program
- Ø Remote Deposit Capture
- Ø Gift Cards
- Ø Prepaid Debit Cards
- Ø Visa Business Credit Cards
- Ø Wholesale Lockbox
- Ø Retail Lockbox
- Ø Positive Pay
- Ø MasterCard Business Card (Debit)(contactless & chip enabled)
- Ø Cash Vault Services
- Ø Payroll Services Surepay
- Ø Foreign Exchange (FX)
- Ø Apple Pay
- Ø Samsung Pay
- Ø iPhone Business App (works on all Apple iPhone & iPad products)
- Ø Android Business App (works on all Android devices)
- Ø Business Mobile Remote Deposit
- Ø Business Overdraft Protection
- Ø Commercial Purchasing Card
- Ø Loan Payments by Phone
- Ø Real Time Payment Network Receive

**Other (Non-Service)**

- Ø Facebook Page
- Ø Twitter
- Ø LinkedIn
- Ø YouTube
- Ø Instagram

**3<sup>rd</sup> Party Offerings**

## Ø MasterCard Identity Theft Protection

Peoples e-banking services include ATM and debit cards, direct deposit services and Internet banking and serve as alternative delivery channels to traditional sales offices for providing services to clients.

### **Services listed below specifically designed for the LMI customer and consumer includes:**

Ø Mountaineer Card – ADC and food stamp debit card program – Cash advances completed for any cardholder at no charge. No fees charged with ATM debit transactions. Bank paid all setup cost along with continuing surcharge by Quest ATM processing system to be able to offer this service to both customers and non customers of Peoples Bank.

Ø Ohio e-QuickPay Debit MasterCard Cards – Ohio Child Support Payments. Cash Advances completed for any card holder at no charge.

Ø Dreams 2 Keys Mortgage Program (Portfolio)

Ø Fannie Mae “Home Ready” Mortgage Program

Ø Athens Family and Friends Council – Cash checks free of charge for non-bank customers that are employed at ATCO. All are low-income individuals

### **Services listed above designed specifically for the Small Business includes:**

Ø MasterCard Business Card (debit card), merchant services, and our basic Internet Banking packages are all available for small businesses.

Ø Peoples Basic Business Checking



# FEE SCHEDULE

## GENERAL COSTS:

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

## CHECKING ACCOUNTS

|   |           |
|---|-----------|
| Deposited Items Returned (Per Item).....        | \$12.00   |
| Interim Statements .....                        | \$5.00    |
| Coin/Currency Bags (Per Bag) .....              | \$5.00    |
| Night Deposit Bags (Per Bag) .....              | \$35.00   |
| Night Deposit Keys: 1st Key .....               | No Charge |
| Additional Night Deposit Keys (Each) .....      | \$5.00    |
| Peoples Line of Credit Transfer Fee .....       | \$15.00   |
| Printed Checks .....                            | Variable  |
| Cashed Checks Returned (Per Item) .....         | \$10.00   |
| Stop Payments .....                             | \$35.00   |
| Overdrafts (Per Item).....                      | \$35.00   |
| Non-Sufficient Funds (NSF) Fee (Per Item) ..... | \$35.00   |

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 (Per Card) .....                     | \$5.00 |

## 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 (Per Payment) .....   | \$6.00        |
| Letters of Credit 1.5 % (Annual) .....          | \$250 Minimum |

## RESEARCH

Account Reconciliation & Research:

|   |              |
|---|--------------|
| Customers (no charge if bank error) .....     | \$20.00/Hour |
| Non-Customers (no charge if bank error) ..... | \$30.00/Hour |
| Withdrawal Document Copy.....                 | \$1.00       |

## SPECIAL SERVICES

|   |                    |
|---|--------------------|
| ATM Card Replacement .....  | \$5.00             |
| Peoples Priority Debit Card - Expedited Shipping .....            | \$29.00            |
| Audit Confirmation (Each) .....                                   | \$25.00            |
| Bond Coupon Collection (Per Envelope).....                        | \$10.00            |
| Bond Coupon Returns (Per Envelope) .....                          | \$20.00            |
| Christmas Club Early Withdrawal/Closing .....                     | \$25.00            |
| Self-Service Coin Counting Machine:                               |                    |
| Customers .....   | FREE               |
| Non-Customers .....   | 15% of Total       |
| Foreign Currency Purchase (Per Order) .....                       | \$25.00            |
| IRS Tax Levy Processing (Per Levy) .....                          | \$100.00           |
| Non-Customer Check Cashing Fee .....                              | 1% or \$10 Minimum |
| Notary Fee .....  | \$2.00             |
| Photocopies (If over 3 items) .....                               | \$5.00             |
| 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 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. |         |

## ONLINE BANKING SERVICES

|   |         |
|---|---------|
| Bill Pay.....                               | FREE    |
| Expedited Bill Pay Check Payment .....      | \$19.95 |
| Expedited Bill Pay Electronic Payment ..... | \$4.95  |

EFFECTIVE 09/01/23 Revised NS



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| Product                               | Fees                         |                  |            |              |                   |        |            |                    |            |           |      |      | Statements     |                          | Term                  |     |
|---------------------------------------|------------------------------|------------------|------------|--------------|-------------------|--------|------------|--------------------|------------|-----------|------|------|----------------|--------------------------|-----------------------|-----|
|                                       | Amortization Type            | Loan Origination | Processing | Underwriting | Lien/Title Fees   | Annual | Inactivity | Draw under Minimum | Prepayment | Overlimit | Late | NSF  | Coupon Billing | Billing Statement Mailed | Min                   | Max |
| <b>Home Equity</b>                    |                              |                  |            |              |                   |        |            |                    |            |           |      |      |                |                          |                       |     |
| <b>Freedom - Interest Only</b>        | Interest Only                | \$0              | NA         | NA           | \$0               | \$50   | No         | \$0                | (3)        | (4)       | (1)  | (2)  | N/A            | x                        | 10 year draw/balloon  |     |
| <b>Freedom Bridge - Interest Only</b> | Interest Only                | \$250            | NA         | NA           | \$0               | \$50   | No         | \$0                | (3)        | (4)       | (1)  | (2)  | N/A            | x                        | 18 month draw/balloon |     |
| <b>Home Equity Loan</b>               | Fixed rate                   | \$350*           | NA         | NA           | \$0               | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 60                    | 180 |
| <b>Residential Mortgage</b>           |                              |                  |            |              |                   |        |            |                    |            |           |      |      |                |                          |                       |     |
| <b>Mortgage - Fixed rate</b>          | Portfolio                    | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 240 |
|                                       | Portfolio - Low -to moderate | \$0              | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 360 |
|                                       | Investor                     | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 360 |
|                                       | Investor (FNMA)              | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 360 |
|                                       | Investor (FHA, USDA)***      | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 360                   | 360 |
| <b>Mortgage - Adjustable Rate</b>     | 5/6 ARM                      | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 360 |
|                                       | 7/6 ARM                      | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 360 |
|                                       | 10/6 ARM                     | \$299            | \$400      | \$400        | \$700 - \$1700 ** | No     | No         | N/A                | N/A        | N/A       | (1a) | (2a) | N/A            | x                        | 120                   | 360 |

\*Appraisal Fee at closing

\*\* Varies per state/county

\*\*\* VA loan origination fee is 1% of the loan amount or \$1070 whichever is less

| Late Fees     | (1)                       | 1(a)                   |
|---------------|---------------------------|------------------------|
| Ohio          | 5% of payment             | 5% of payment          |
| West Virginia | <5% of payment or \$30.00 | <5% of pymt or \$30.00 |
| Kentucky      | \$5.00                    | 5% of payment          |
| Maryland      | 5% of payment             | 5% of payment          |
| Virginia      | 5% of payment             | 5% of payment          |
| DC            | 5% of payment             | 5% of payment          |
| Indiana       | 5% of payment             | 5% of payment          |
| Tennessee     | 5% of payment             | 5% of payment          |

| NSF Fee       | (2)  | (2a) |
|---------------|------|------|
| Ohio          | \$32 | \$0  |
| West Virginia | \$25 | \$0  |
| Kentucky      | \$32 | \$0  |
| Maryland      | \$32 | \$0  |
| Virginia      | \$32 | \$0  |
| DC            | \$25 | \$0  |
| Indiana       | \$25 | \$0  |
| Tennessee     | \$30 | \$0  |

| (3) Prepayment Penalty |   |
|------------------------|---|
| Ohio                   | 1% of loan amnt with a maximum of \$1,000 <36 mos |
| West Virginia          | 1% of loan amnt with a maximum of \$1,000 <36 mos |
| Kentucky               | 1% of loan amnt with a maximum of \$1,000 <36 mos |
| Maryland               | Prepayment Penalty Prohibited                     |
| Virginia               | Prepayment Penalty Prohibited                     |
| DC                     | Prepayment Penalty Prohibited                     |
| Indiana                | Prepayment Penalty Prohibited                     |
| Tennessee              | Prepayment Penalty Prohibited                     |

| (4) Overlimit |      |
|---------------|------|
| Ohio          | \$50 |
| West Virginia | \$50 |
| Kentucky      | \$50 |
| Maryland      | \$50 |
| Virginia      | \$50 |
| DC            | \$50 |
| Indiana       | \$25 |
| Tennessee     | \$50 |

|                                    |                       | Fees             |                                    |                         |        |            |             |           |      |           |            | Statements  |                   | Term (months) |     |   |
|------------------------------------|-----------------------|------------------|------------------------------------|-------------------------|--------|------------|-------------|-----------|------|-----------|------------|-------------|-------------------|---------------|-----|---|
| Direct                             | Type/Collateral       | Loan Origination | Vendor's Single Interest Insurance | Lien/Title Fees         | Annual | Inactivity | Transaction | Late Fee* | NSF  | Overlimit | Prepayment | Coupon book | Billing Statement | Min           | Max |   |
| Fixed rate installment - Secured   | Automobile            | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 84  | Please reference rate sheets for more information |
|                                    | Recreational Vehicle  | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 180 | Please reference rate sheets for more information |
|                                    | Motorcycle            | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 84  | Please reference rate sheets for more information |
|                                    | ATV/Off Road          | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 72  | Please reference rate sheets for more information |
|                                    | Boat                  | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 180 | Please reference rate sheets for more information |
|                                    | Farm/ Tractor         | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 120 | Please reference rate sheets for more information |
|                                    | Horse/Utility Trailer | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 144 | Please reference rate sheets for more information |
| Fixed Rate installment - Unsecured | Unsecured             | \$225            | N/A                                | N/A                     | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | 60  | Please reference rate sheets for more information |
| Variable Rate Secured              | Possessory (e.g. CD)  | \$225            | N/A                                | N/A                     | No     | No         | N/A         | (1)       | (2)  | N/A       | (3)        | x           |                   | 6             | N/A | Please reference rate sheets for more information |
| Variable Rate Unsecured            | Personaline           | \$0              | N/A                                | N/A                     | No     | No         | N/A         | (1c)      | (2b) | (4)       | N/A        |             | x                 | N/A           | N/A | Please reference rate sheets for more information |
|                                    | Overdraft LOC         | \$0              | N/A                                | N/A                     | No     | No         | \$15        | (1a)      | (2c) | (4b)      | N/A        |             | x                 | N/A           | N/A | Please reference rate sheets for more information |
| <b>Indirect</b>                    |                       |                  |                                    |                         |        |            |             |           |      |           |            |             |                   |               |     |   |
| Fixed Rate Secured                 | Auto                  | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 84  | Please reference rate sheets for more information |
|                                    | Recreational Vehicle  | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 180 | Please reference rate sheets for more information |
|                                    | Motorcycle            | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 84  | Please reference rate sheets for more information |
|                                    | ATV/Off Road          | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 72  | Please reference rate sheets for more information |
|                                    | Boat                  | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 180 | Please reference rate sheets for more information |
|                                    | Farm Tractor          | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 120 | Please reference rate sheets for more information |
|                                    | Horse/Utility Trailer | \$225            | \$75                               | Varies per state/county | No     | No         | N/A         | (1b)      | (2a) | N/A       | (3)        | x           |                   | 6             | 144 | Please reference rate sheets for more information |

| Late Fees     | (1)                     | 1(a)                | 1(b)                | 1(c)                |
|---------------|-------------------------|---------------------|---------------------|---------------------|
| Ohio          | <\$15 or 5% of pmnt (1) | \$25                | <\$15 or 5% of pmnt | \$25                |
| West Virginia | < \$30 or 5% of pmt     | \$15                | < \$30 or 5% of pmt | < \$30 or 5% of pmt |
| Kentucky      | < \$10 or 5% of pmt     | <\$5 or 5% of pmt   | < \$10 or 5% of pmt | \$5                 |
| Maryland      | < \$30 or 5% of pmt     | < \$30 or 5% of pmt | < \$30 or 5% of pmt | < \$30 or 5% of pmt |
| Virginia      | < \$30 or 5% of pmt     | < \$30 or 5% of pmt | < \$30 or 5% of pmt | < \$30 or 5% of pmt |
| DC            | < \$30 or 5% of pmt     | <\$15 or 5% of pmnt | < \$30 or 5% of pmt | < \$30 or 5% of pmt |
| Indiana       | \$25                    | \$25                | \$25                | \$25                |
| Tennessee     | <\$15 or 5% of pmnt     | <\$15 or 5% of pmnt | <\$15 or 5% of pmnt | <\$15 or 5% of pmnt |

| NSF Fee       | (2)  | (2a) | (2b) | (2c) |
|---------------|------|------|------|------|
| Ohio          | \$32 | \$32 | \$32 | \$32 |
| West Virginia | \$25 | \$25 | \$25 | \$25 |
| Kentucky      | \$32 | \$32 | \$35 | \$32 |
| Maryland      | \$32 | \$32 | \$32 | \$32 |
| Virginia      | \$32 | \$32 | \$32 | \$32 |
| DC            | \$25 | \$25 | \$25 | \$25 |
| Indiana       | \$25 | \$25 | \$25 | \$25 |
| Tennessee     | \$30 | \$30 | \$30 | \$30 |

| (3) Prepayment Penalty |                         |
|------------------------|-------------------------|
| Ohio                   | \$100 in first 12 month |
| West Virginia          | No Prepayment Penalty   |
| Kentucky               | \$100 in first 12 month |
| Maryland               | No Prepayment Penalty   |
| Virginia               | No Prepayment Penalty   |
| DC                     | No Prepayment Penalty   |
| Indiana                | No Prepayment Penalty   |
| Tennessee              | No Prepayment Penalty   |

| Overlimit     | (4) | (4b) |
|---------------|-----|------|
| Ohio          | NA  | \$15 |
| West Virginia | NA  | \$15 |
| Kentucky      | NA  | \$15 |
| Maryland      | NA  | \$15 |
| Virginia      | NA  | \$15 |
| DC            | NA  | \$15 |
| Indiana       | NA  | \$15 |
| Tennessee     | NA  | \$15 |