

List of Services 2026

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 My Richmond 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 Credit Builder Product
- Ø Peoples Bank Homeownership Fund
- 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 HomeFlex Home Equity Line of Credit
- Ø Freedom Equity Bridge Line of Credit
- Ø Personaline Unsecured Line of Credit
- Ø Maude Hill Down Payment Assistance
- Ø River City Housing Shared Equity Program
- Ø Housing Partnership Inc Down Payment Assistance
- Ø Welcome Home Grant - FHLB
- 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

3rd 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.

Account Reconciliation & Research: Customers Non-Customers CD ROM Research Portal Link via email Emailed PDF Printed Documents	No charge if bank error \$20.00 per hour \$30.00 per hour \$25.00 per request \$25.00 per request \$25.00 per request \$1.00 per page
Audit Confirmation	\$25.00 each
Card: ATM/Debit Card Replacement Debit Card – Expedited Shipping Gift Card Gift Card – Bulk order of more than 25	\$5.00 per card \$29.00 each \$5.00 per card \$3.50 per card
Cashier's Check	\$7.00 each
Check Cashing for Non-Customers - Applies to checks drawn on Peoples Bank.	1% or \$10 minimum per request
Christmas Club Early Withdrawal/Closing	\$25.00 each
Coin Counting Self-Service Machine for Non-Customers	15% of total
Coin/Currency Drawstring Bag	\$5.00 per bag
Dormant Account	\$7.50 per month after 12 months of inactivity
Excess Withdrawal - Applies to Savings and Money Market Accounts and all types of withdrawals and transfers including those made in person.	\$10.00 per month over six debit items
Foreign Check Collection (excluding Canada)	\$10.00 each
Foreign Currency: Purchase or Sell Small Transaction – An additional fee applies to transactions less than \$300.	\$25.00 per request \$10.00 per request
IRS Tax Levy Processing	\$100.00 per levy
Line of Credit Transfer	\$15.00 per transfer
Medallion Signature Guarantee	\$10.00 per request
Money Order	\$5.00 each
Night Deposit: Additional Key Locked Bag Zipper Bag	\$5.00 each \$35.00 per bag \$5.00 per bag
Non-Sufficient Funds (NSF) - 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 \$25 fee will be imposed each time an item and transaction resubmitted for payment is returned due to non-sufficient funds.	\$25.00 per item
Notary for Non-Customers	\$2.00 per request
Overdraft	\$35.00 per item
Photocopy	\$5.00 if over 3 items
Safe Deposit Box: Drilling – Applies when more than one key is lost. Lost Key	\$70.00 per occurrence \$20.00 per key
Statement: Interim/Snapshot Paper	\$5.00 each \$4.00 per month
Stop Payment	\$35.00 each
Wire Transfer: Domestic Foreign Incoming	\$25.00 each \$60.00 each \$15.00 each

	Type/Collateral	Fees										Statements		Term (months)		
		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	\$130	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	\$130	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	\$130	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	\$130	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	\$130	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	\$130	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	\$130	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	
Indirect																
Fixed Rate Secured	Auto	\$225	\$130	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	\$130	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	\$130	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	\$130	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	\$130	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	\$130	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	\$130	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	\$25	<\$15 or 5% of pmnt	\$25
West Virginia	< \$30 or 5% of pmnt	\$15	< \$30 of 5% of pmnt	< \$30 of 5% of pmnt
Kentucky	< \$10 or 5% of pmnt	<\$5 or 5% of pmnt	< \$10 or 5% of pmnt	\$5
Maryland	< \$30 or 5% of pmnt	< \$30 or 5% of pmnt	< \$30 or 5% of pmnt	< \$30 of 5% of pmnt
Virginia	< \$30 or 5% of pmnt	< \$30 or 5% of pmnt	< \$30 or 5% of pmnt	< \$30 of 5% of pmnt
DC	< \$30 or 5% of pmnt	<\$15 or 5% of pmnt	< \$30 or 5% of pmnt	< \$30 of 5% of pmnt
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	\$25	\$25	\$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	No Prepayment Penalty
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

		Fees											Statements		Term	
Product		Fees											Statement Type		Term	
Home Equity	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
HomeFlex - Interest Only	Interest Only	\$0	NA	NA	\$0	\$50 *Not applicable in DC or MD	No	\$0	(3)	(4)	(1)	(2)	N/A	x	10 year draw/balloon	
HomeFlex Bridge - Interest Only	Interest Only	\$250	NA	NA	\$0	\$50 *Not applicable in DC or MD	No	\$0	(3)	(4)	(1)	(2)	N/A	x	18 month draw/balloon	
Home Equity Loan	Fixed rate	\$350*	NA	NA	\$0	No	No	N/A	N/A	N/A	(1a)	(2a)	N/A	x	60	180
Residential Mortgage	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
Mortgage - Fixed rate	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	\$0	\$0	\$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
Mortgage - Adjustable Rate	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 overdue amount or no more than \$30	5% of overdue amount or no more than \$30
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 unpaid amount or \$15, whichever is greater	5% of unpaid amount or \$15, whichever is greater

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	\$0
Virginia	\$50
DC	\$50
Indiana	\$25
Tennessee	\$50