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PUBLIC DISCLOSURE

February 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Petefish, Skiles & Co.
Certificate Number: 10829

102 West Beardstown Street
Virginia, Illinois 62691

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The following factors support the institution's rating:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area (AA) credit needs.
- The bank made a majority of its small farm loans in the assessment area and a majority of its home mortgage loans outside of the assessment area.
- The geographic distribution of loan reflects poor dispersion throughout the AA.
- The distribution of borrowers reflects reasonable penetration of loans among farms of different sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

DESCRIPTION OF INSTITUTION

Background

Petefish, Skiles & Co. is a \$277.2 million commercial bank, and a wholly owned subsidiary of Petefish, Skiles Bancshares, Inc., a one-bank holding company. Both the bank and holding company are headquartered in Virginia, Illinois. The financial institution received a Satisfactory rating at the previous FDIC Performance Evaluation, dated January 10, 2020 utilizing the Small Institution CRA Examination Procedures.

Operations

Petefish, Skiles & Co. operates four full-service offices throughout a four county area in Central Illinois. During the evaluation review period, the bank opened a branch in Jacksonville, Illinois on November 1, 2021. The Jacksonville location, which is located in what was designated as a middle-income geography at opening was re-designated as a moderate-income geography, effective January 1, 2022. No merger or acquisition activities or other branching changes occurred during this review period.

Petefish, Skiles & Co.'s business focus remains on agricultural and residential lending. Agricultural product offerings include operating loans, lines of credit, and farm real estate loans. An array of home mortgage lending products and other consumer-purpose loans are offered, as well. Commercial credit products include commercial real estate loans and lines of credit. The bank offers a wide range of deposit products and services for both commercial and retail customers. Retail deposit products include checking, savings, and money market accounts and certificates of deposit. Alternative banking services include online banking and bill pay, mobile banking and deposits, and access to automated teller machines. Petefish, Skiles & Co. discontinued telephone banking in July 2021.

The financial institution continues to offer various loan programs, including some that have flexible lending guidelines that often benefit low- and moderate-income individuals. In addition to portfolio and conventional long-term fixed rate loans that are sold on the secondary market, the bank continues to originate and service long-term, fixed-rate, government guaranteed credits. In 2021, the bank originated or purchased 83 USDA Rural Housing Service loans totaling \$8 million. The bank also participates in the Federal Home Loan Bank's Downpayment Plus Program. This program offers downpayment and closing cost assistance to qualifying low- and moderate-income homebuyers. Since the prior CRA evaluation, the bank provided 11 grants totaling \$66,000 to homebuyers. Additionally, Petefish, Skiles & Co. continues to provide correspondent lending for other community banks across central Illinois and third party originators increased from 13 to 18 since the previous evaluation.

Ability and Capacity

Petefish, Skiles & Co. reported total assets of \$277.2 million as of December 31, 2022, total loans of \$182.9 million, and deposits totaling \$238.2 million. These figures represent growth in all three areas. The composition of the loan portfolio reflects limited changes. Examiners did not identify

any financial or other legal impediments that hinder the bank's ability to provide credit within its assessment areas. Additional details regarding the loan portfolio are included in the following table.

Loan Portfolio Distribution as of 12/31/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	3,233	1.8
Secured by Farmland	49,399	27.0
Secured by 1-4 Family Residential Properties	48,793	26.7
Secured by Multi-family (5 or more) Residential Properties	0	0.0
Secured by Non-farm Non-Residential Properties	17,077	9.3
Total Real Estate Loans	118,502	64.8
Commercial and Industrial Loans	15,286	8.4
Agricultural Production and Other Loans to Farmers	31,679	17.3
Consumer	17,137	9.4
Obligations of States and Political Subdivisions in the United States	264	0.1
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	182,868	100.0
<i>Source: Reports of Condition and Income</i>		

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Petefish, Skiles & Co. has designated two separate AA, the Illinois Non Metropolitan Statistical Area (MSA) and the Springfield, IL MSA. With the opening of the Jacksonville branch, the Illinois Non-MSA AA was expanded to include Morgan County, which reflects a change from the previous evaluation. The following table presents a brief description of each assessment area, including the respective counties, number of census tracts and branches.

Composition of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
IL Non-MSA	Cass, Mason, and Morgan	21	3
Springfield, IL MSA	Menard	3	1
<i>Source: Bank Records; CT = Census Tract</i>			

These assessment areas do not arbitrarily exclude any low- or moderate-income census tracts, do not reflect illegal discrimination, and otherwise meet the requirements of the CRA regulations. A more detailed discussion of each AA, including economic and demographic data, competition, and community contacts, is located in the separate Illinois Non-MSA and Springfield MSA sections of this evaluation.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institution Examination Procedures to evaluate Petefish, Skiles & Co.'s CRA performance. This evaluation covers the period from the prior FDIC performance evaluation dated January 10, 2020, to the current evaluation dated February 27, 2023. The overall CRA rating is heavily influenced by the bank's performance in the Illinois Non-MSA (full-scope review) AA, as it is where a majority of lending and deposit-taking activities take place. Performance in the Springfield, IL MSA (limited-scope review) carries less weight due to the nominal level of activity in the AA.

Activities Reviewed

Examiners determined that the bank's major product lines are small farm and home mortgage loans and both product lines received equal weight in this evaluation. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. Commercial and consumer lending were not reviewed, as they are not major product lines nor a lending focus of the bank. While the number and dollar volume of small farm and home mortgage loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of farms and individuals served.

Examiners reviewed all farm loans originated or extended in the period January 1, 2022 to December 31, 2022. This timeframe is representative of the bank's performance during the evaluation period. The bank originated 198 small farm loans totaling \$18.6 million in 2022. Examiners used the universe to evaluate the bank's assessment area concentration and geographic distribution performance. Sampling procedures were used to analyze the borrower profile criterion. The sample includes 51 loans totaling \$6.5 million. D&B data for 2022 provided a standard of comparison for the bank's small farm lending activity.

Home mortgage loans subject to Home Mortgage Disclosure Act (HMDA) reporting requirements in 2020, 2021, and 2022 were reviewed. Petefish, Skiles & Co. originated or purchased 1,265 loans totaling \$198.3 million in 2020, 822 loans totaling \$116.9 million in 2021, and 452 loans totaling \$62.3 million in 2022. These figures include the third party originations the bank purchased from eighteen other central Illinois community banks. The loan volume trends between all three years is largely attributed to the bank's correspondent lending, interest rate environment, and impact on the economy during the COVID-19 pandemic. Examiners reviewed each full year of reported activity, however, only 2021 lending data is presented as it is considered representative of activity throughout the entire review period, and is the most current year with aggregate data available. The bank's home mortgage lending performance is compared to 2021 aggregate lending data and demographic housing data from the 2015 American Community Survey (ACS) conducted by the U.S. Census Bureau. Examiners placed more weight on comparisons to aggregate data as it provides a more accurate assessment of lending opportunities within the assessment areas.

Any analysis conducted on loan data for years prior to 2022 is based on the 2015 ACS data, the most current information available at the time. During that timeframe, the bank’s AA had four moderate-income census tracts located in Beardstown, Mason City, and two in Jacksonville. Any analysis on data for the year 2022 utilized the 2020 ACS. According to this more recent information, the assessment area now has five moderate-income census tracts. Two of these tracts are located in Beardstown and three are in Jacksonville.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The institution’s lending performance is reasonable given the assessment areas credit needs. Examiners evaluated the bank’s lending activity, AA concentration, geographic distribution, and borrower profile. Of these factors, performance under the borrower profile criterion carried more weight due to the lack of low-income and limited number of moderate-income geographies in the AA.

Loan-to-Deposit Ratio (LTD)

The LTD ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The bank’s LTD ratio, calculated from Call Report data, averaged 76.3 percent over the past 12 calendar quarters from March 31, 2020 to December 31, 2022. The LTD ratio generally reflected a downward trend throughout the review period and ranged from a high of 87.1 percent as of March 31, 2020 to a low of 67.5 percent as of March 31, 2022. Petefish, Skiles & Co.’s average ratio is higher than that of similarly situated institutions, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

LTD Ratio Comparison		
Bank	Total Assets as of 12/31/2022 \$(000s)	Average Net LTD Ratio (%)
Petefish Skiles & Co.	277,179	76.3
Similarly-Situated Institution #1	129,190	68.7
Similarly-Situated Institution #2	167,353	65.5
Similarly-Situated Institution #3	303,671	71.8
Similarly-Situated Institution #4	371,460	55.3
<i>Sources: Call Reports 3/31/2020 through 12/31/2022.</i>		

Assessment Area Concentration

The bank originated a majority of small farm loans, within its assessment areas, by number and dollar volume. Conversely, the bank originated a majority of home mortgage loans outside its AAs. Additional details are included in the following table.

The home mortgage performance is primarily the result of the correspondent home loan program, since 15 of the 18 institutions are located and lend outside of Petefish, Skiles & Co.’s assessment areas. The bank only originated of 26.6 percent of home mortgage loans inside the AA over the

three-year review period. To a large extent, the percentages are skewed because of the large volume of correspondent lending. When comparing only applications submitted directly to Petefish, Skiles & Co. in 2021, for example, 80.4 percent of the loans by number were originated inside the AA. Concerns over the low home mortgage concentrations are also mitigated by the large volume of origination activity in the assessment area (676 loans for \$84.5 million over the last three calendar years). This volume is in excess of the volume of home mortgage lending that is originated by other similarly situated banks and is consistent with an institution that is meeting the credit needs of its designated assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm										
2022	179	90.4	19	9.6	198	16,233	87.2	2,376	12.8	18,609
Home Mortgage										
2020	263	20.8	1,002	79.2	1,265	35,945	18.1	162,320	81.9	198,265
2021	245	29.8	577	70.2	822	28,535	24.4	88,405	75.6	116,940
2022	168	37.2	284	62.8	452	19,990	32.1	42,287	67.9	62,277
Subtotal	676	26.6	1,863	73.4	2,539	84,470	22.4	293,012	77.6	377,482

Source: Bank Data. Due to rounding, totals may not equal 100.0%.

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. This conclusion is derived by the bank’s performance in the Illinois Non-MSA AA. Examiners considered area demographics, lack of low-income census tracts, and the presence of only four or five moderate-income tracts, depending on the ACS available at the time. Concerns over the poor dispersion are mitigated by the locations of both bank offices and competition in relation to the moderate-income tracts, timing of the branch opening, and limited opportunities for lending in these geographies. The Springfield MSA AA does not include any low- or moderate-income geographies, thus a review of the geographic distribution criterion would not result in meaningful conclusions and was not evaluated. A complete discussion of the bank’s performance for this criterion is located in the Illinois Non-MSA assessment area section of this evaluation.

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among farm operations of different sizes and individuals of different income levels, given the demographics of the assessment areas. The bank’s reasonable performance across small farm and home mortgage lending in both AA supports this conclusion. Please refer to the separate assessment area sections of this evaluation for further discussion of the bank’s performance under this criterion.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the overall rating of the institution.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

ILLINOIS NON-MSA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS NON-MSA

Petefish, Skiles & Co. designated an assessment area comprised of tracts located in Cass, Mason, and Morgan Counties. Morgan County is new to the AA since the previous evaluation and was added following the opening the Jacksonville branch. The bank now operates three offices in this assessment area. In addition to the Jacksonville branch, the main office is located in Virginia, Illinois and another branch is located in Havana, Illinois. A majority of the bank's operations are conducted in this AA. As of June 30, 2022, the bank reported \$173,242 million in deposits in this assessment area, which represents 74.5 percent of the bank's total deposits as of the same date.

Economic and Demographic Data

This assessment area encompasses 21 contiguous census tracts in three counties. According to the 2015 ACS, these tracts reflect the following income designations: four moderate-, twelve middle-, and five upper-income tracts. Based on the 2020 ACS, these tracts reflect the following income designations: five moderate-, fourteen middle-, and two upper-income tracts. The new Morgan County branch in Jacksonville is located in tract 9520, which was designated a middle-income tract based on the 2015 ACS but is now designated a moderate-income tract according to the 2020 ACS. The bank's Mason County branch in Havana is in tract 9565, which, like the other middle-income tracts in Mason County, continues to be designated as distressed due to population loss. Annual designations are made for areas that experience a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of five percent or more over the five-year period preceding the most recent census. Most of the tracts in Mason County were designated as distressed throughout this entire evaluation period and dating back to at least 2008. The following table provides a summary of the demographics, housing, and business information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Illinois Non-MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	21	0.0	19.0	57.1	23.8	0.0
Population by Geography	62,509	0.0	17.2	54.7	28.1	0.0
Housing Units by Geography	28,278	0.0	17.8	53.9	28.3	0.0
Owner-Occupied Units by Geography	18,069	0.0	14.5	53.4	32.1	0.0
Occupied Rental Units by Geography	7,072	0.0	26.2	52.2	21.5	0.0
Vacant Units by Geography	3,137	0.0	17.8	60.9	21.4	0.0
Farms by Geography	440	0.0	8.0	81.1	10.9	0.0
Family Distribution by Income Level	16,286	20.9	18.4	20.3	40.5	0.0
Household Distribution by Income Level	25,141	23.3	17.5	17.5	41.7	0.0
Median Family Income Non-MSAs – IL		\$59,323	Median Housing Value			\$90,140
			Median Gross Rent			\$607
			Families Below Poverty Level			9.7%
<i>Sources: 2015 ACS and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) NA – There are no geographies without a designated income classification.</i>						

The bank’s performance under the geographic distribution criterion was compared to the respective area demographics and aggregate lending data, as applicable. Small farm lending was evaluated by comparing the bank’s lending to the percentage of operations in the respective tract income categories based on D&B data. D&B data for 2022 identifies 440 farms in this assessment with eight percent located in moderate-; 81.1 percent, in middle-; and 10.9 percent, in upper-income census tracts. For home mortgage lending, the bank’s lending performance was compared to the percentage of owner-occupied units located within geographies by income level and to HMDA aggregate lending. These characteristics provide some insight into the credit needs and demand in the moderate-income geography, which is considered when evaluating geographic lending patterns.

Performance under the borrower profile criterion also compares the respective area demographics and aggregate lending data, as applicable. The 2020-2022 FFIEC-updated median family income levels are used to analyze home mortgage loans under this criterion. The following table illustrates how those figures translate to low-, moderate-, middle-, and upper-income bands to determine the bank’s lending to borrowers of different income levels. The bank’s performance under this criterion is compared to the percentage of families by income level and to HMDA aggregate lending levels.

Median Family Income Ranges – IL Non-MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL Non-MSA Median Family Income (99999)				
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
2021 (\$66,700)	<\$33,350	\$33,350 to <\$53,360	\$53,360 to <\$80,040	≥\$80,040
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320
<i>Source: FFIEC</i>				

Agriculture and related businesses remain prevalent in the area. The analysis of small farm lending under the borrower profile criterion compares the distribution of farms by gross annual revenues (GAR) level. According to 2022 D&B data, the AA contains 440 farming operations reporting the following GARs: 97.5 percent have \$1 million or less, 0.9 percent have more than \$1 million, and 1.6 percent have unknown revenues. These demographics indicate the potential for the banks to participate in small farm lending within the assessment area.

The majority of the assessment area is primarily rural in nature and largely dependent upon agriculture and related businesses. The primary non-farm employers are in the services and retail trade industries. Unemployment rates in the area were elevated in 2020 and 2021, primarily due to the impact of the COVID-19 pandemic, but have generally returned to normal levels. In December 2022, Cass County’s unemployment rate was 4.1 percent and rates in Mason and Morgan Counties were similar at 4.5 percent and 3.6 percent, respectively. These levels were comparable to both the Illinois and national unemployment rates of 4.2 and 3.3 percent, respectively.

Competition

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2022, there were 21 financial institutions that operated 37 full-service branches within the bank’s AA; of these institutions, Petefish, Skiles & Co. ranked 4th with an 8.6 percent deposit share. There is also a high level of competition for loans among banks, credit unions, and non-depository mortgage lenders in this assessment area. The most recent aggregate lending data available reflects the following: 1,555 HMDA reportable home mortgage originations and purchases by 138 lenders; of these lenders, Petefish, Skiles & Co. ranked 1st with 12.3 percent market share.

Community Contacts and Credit Needs

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs it also shows what credit opportunities are available.

One community contact was conducted for this evaluation. The contact primarily focuses on residential and commercial real estate throughout this AA, but particularly in Cass County. The contact stated that the employees of the meat processing plant located in Beardstown would not

likely travel outside of the town for financing. The contact noted that government guaranteed loans are not available through the three financial institutions located there.

Another recently conducted community contact was reviewed. The contact primarily focuses on economic development throughout including activities for commercial and agricultural operations and the well-being of residents in the community. The contact noted some of the challenges faced by various industries, such as hospitality, manufacturing, and retail, throughout the pandemic. It was explained that many businesses in the area are doing well and that growth is occurring; however, there is a need for more employees. The employee shortage has had an impact on local economies, which is partially observed through housing data. The contact noted that housing prices have increased and the supply of housing is at a historical low. These housing trends have particularly impacted the large low-income population that could benefit from increased access to credit.

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that home mortgage, agricultural, and commercial loans represent primary credit needs in the area. The percentage of low- and moderate-income families in the assessment area at 39.3 percent and the high percentage of farms with GARs of \$1 million or less support this conclusion. The contact shared comments indicating that local financial institutions have been responsive to credit needs in the area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ILLINOIS NON-MSA

LENDING TEST

Lending levels reflect reasonable responsiveness to the assessment area's credit needs. Performance under the borrower profile criterion primarily supports this conclusion.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms of different sizes and individuals of different income levels. Examiners focused on the percentage by number of loans to small farms with GARs of \$1 million or less, as well as the number of home mortgage loans to low- and moderate-income borrowers.

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration of loans to farms with GARs of \$1 million or less. The following table shows that 91.2 percent of sampled loans were originated to farm operations with GARs of \$1 million or less, which represents a substantial majority of loans, by number and dollar amount. This level of lending reflects reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Illinois Non-MSA 2022					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	97.5	31	91.2	4,055	86.6
>\$1,000,000	0.9	3	8.8	625	13.4
Revenue Not Available	1.6	0	0.0	0	0.0
Totals	100.0	34	100.0	4,680	100.0

Sources: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable.

As detailed in the table below, home mortgage lending to low-income borrowers exceeded aggregate lending levels by almost 2 percent. A low-income family in the assessment area in 2021, with an income of less than \$33,350, would not likely qualify for a mortgage under conventional underwriting standards, especially with a median housing value of \$90,140. This conclusion helps illustrate why aggregate lending levels trail area demographics, and can be indicative of the limited lending opportunities faced by all lenders in the area.

Home mortgage lending to moderate-income borrowers was comparable to aggregate performance and area demographics and demonstrates that the bank is meeting the needs of low- and moderate-income individuals in the assessment area. Market share data provides further support as Petefish, Skiles & Co. was the market leader in lending to low-income borrowers in 2021 and was slightly below the leader by three loans to moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Illinois Non-MSA 2021						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.9	10.2	23	12.0	1,325	6.6
Moderate	18.4	22.1	34	17.8	2,330	11.6
Middle	20.3	20.9	45	23.6	3,805	18.9
Upper	40.5	28.3	80	41.9	11,600	57.5
Not Available	0.0	18.6	9	4.7	1,105	5.5
Totals	100.0	100.0	191	100.0	20,165	100.0

Sources: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. The small farm and home mortgage lending performance presented in the following sections supports this conclusion. Performance context helps explain the low performance. Examiners focused on the percentage by number of loans in the moderate-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans reflects poor dispersion. As illustrated in the following table, the bank's level of lending in moderate-income geographies trailed the area demographics. The 2020 ACS data identifies moderate-income tracts in Beardstown and Jacksonville.

The bank's closest office is approximately 15 miles from Beardstown and there are three financial institutions located within that community. D&B data from 2022 shows only 13 farm operations in the moderate-income tracts of Beardstown, which would likely result in limited lending opportunities. The Jacksonville branch is located in what is now designated one of the moderate-income census tracts. There are eight additional financial institutions located in Jacksonville and only 22 farms in the moderate-income tracts, according to D&B data from 2022. Concerns over the poor dispersion are mitigated by the location of the bank's offices, location of competition, timing of the branch opening, and limited opportunities for lending in these geographies.

Geographic Distribution of Small Farm Loans					
Assessment Area: Illinois Non-MSA 2022					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	8.0	3	2.5	575	5.2
Middle	81.1	109	92.4	9,799	88.8
Upper	10.9	6	5.1	661	6.0
Totals	100.0	118	100.0	11,035	100.0

Sources: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor dispersion. The bank's level of lending in the moderate-income geographies trailed both the aggregate lending performance and area demographic levels.

The 2015 ACS data identified moderate-income tracts in Beardstown, Mason City, and Jacksonville. Again, the bank's closest office is approximately 15 miles from Beardstown and there are three financial institutions located within that community. The bank has a third party originator in Beardstown as an attempt to penetrate this market. The 2015 ACS data shows just over half of the housing units in the moderate-income tract of Beardstown are owner-occupied (55.1 percent), which would likely result in limited lending opportunities. The bank's nearest office to Mason City is approximately 25 miles away and there are two financial institutions located in Mason City. The bank added a third party originator in Mason City in 2021, attempting to penetrate this market.

The Jacksonville branch is located near the moderate-income tracts of that community; however, the branch was new and only open the final two months of 2021.

Of the nine financial institutions located in Jacksonville, the bank’s deposit market share ranked 8th at 2.3 percent, according the FDIC Deposit Market Share data as of June 30, 2022. Additionally, less than half of the housing units in the moderate-income tracts of Jacksonville are owner-occupied (44.8 percent), according to 2015 ACS data. Concerns over the poor dispersion are mitigated by the locations of the bank’s offices, locations of competition, timing of the branch opening, and limited opportunities for lending in these geographies. Additionally, the bank’s seemingly low dispersion of lending in moderate-income tracts actually ranks 6th in market share data, further mitigating concerns.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Illinois Non-MSA 2021						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	14.5	17.3	10	5.2	820	4.1
Middle	53.4	49.5	118	61.8	11,300	56.0
Upper	32.1	33.2	63	33.0	8,045	39.9
Totals	100.0	100.0	191	100.0	20,165	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data,. Due to rounding, totals may not equal 100.0%.

SPRINGFIELD, IL MSA – Limited-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SPRINGFIELD, IL MSA

Petefish, Skiles & Co. designated all of Menard County as one of its assessment areas. This county is the smaller of the two that comprise the Springfield, IL MSA. The bank operates one of its four offices in this AA and no new offices were opened in this AA during the evaluation period. As of June 30, 2022, the bank reported \$59,229 million in deposits in this AA, which only represents 25.5 percent of its total deposits as of the same date.

Economic and Demographic Data

The three census tracts in Menard County are designated as middle-income according to both the 2015 and the 2020 ACS data. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Springfield, IL MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	12,611	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,651	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,999	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,145	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	507	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	694	0.0	0.0	100.0	0.0	0.0
Farms by Geography	104	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,495	17.7	16.2	24.6	41.5	0.0
Household Distribution by Income Level	5,144	21.9	15.4	17.6	45.1	0.0
Median Family Income MSA - 44100 Springfield, IL MSA		\$73,402	Median Housing Value			\$128,143
			Median Gross Rent			\$611
			Families Below Poverty Level			7.9%
<i>Sources: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. (*) NA – All geographies categories have an assigned income classification.</i>						

Performance under the borrower profile criterion compares the respective area demographics and aggregate lending data, as applicable. The 2020-2022 FFIEC-updated median family income levels were used to analyze home mortgage loans under this criterion. The following table illustrates how those figures translate to low-, moderate-, middle-, and upper-income bands for the purpose of determining the bank's lending to borrowers of different income levels. The bank's performance under this criterion was compared to the percentage of families by income level and to HMDA aggregate lending levels.

Median Family Income Ranges - Springfield, IL MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Springfield, IL MSA Median Family Income (44100)				
2020 (\$85,200)	<\$42,600	\$42,600 to <\$68,160	\$68,160 to <\$102,240	≥\$102,240
2021 (\$85,500)	<\$42,750	\$42,750 to <\$68,400	\$68,400 to <\$102,600	≥\$102,600
2022 (\$95,400)	<\$47,700	\$47,700 to <\$76,320	\$76,320 to <114,480	≥\$114,480
<i>Source: FFIEC</i>				

Agricultural and related businesses remain prevalent in the area. The analysis of small farm lending under the borrower profile criterion compares the distribution of farms by GAR level. According to

2022 D&B data, the assessment area contains 110 farming operations that reported the following GARs: 98.2 percent have \$1 million or less, 0.9 percent have more than \$1 million, and 0.9 percent have unknown revenues. These demographics indicate the potential for the banks to participate in small farm lending within the AA.

The majority of the AA is primarily rural in nature and largely dependent upon agriculture and related businesses. The primary non-farm employers are in the services and retail trade industries. Unemployment rates in the area were elevated in 2020 and 2021, primarily due to the impact of the COVID-19 pandemic, but have generally returned to normal levels. In December 2022, Menard County's unemployment rate was 3.2 percent, which is comparable to both the state and national unemployment rates of 4.2 and 3.3 percent, respectively.

Competition

The assessment area exhibits a moderately competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2022, there were three financial institutions that operated five full-service branches within the AA. Of these institutions, Petefish, Skiles & Co. ranked second with a 17.3 percent deposit market share. The highest ranked bank had 80.7 percent market share. The most recent HMDA aggregate lending data available reflects that 70 lenders reported 545 home mortgage originations and purchases in 2021. Of these lenders, Petefish, Skiles & Co. ranked second with 9.9 percent market share and the highest ranked bank had 26.4 percent market share.

Credit Needs

Considering information from bank management and demographic and economic data, examiners determined that home mortgage, agricultural, and commercial loans represent primary credit needs in the area. The percentage of low- and moderate-income families in the assessment area at 33.9 percent and the high percentage of farms with GARs of \$1 million or less support this conclusion.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SPRINGFIELD, IL MSA

LENDING TEST

Lending levels reflect reasonable responsiveness to the assessment area's credit needs. Performance under the borrower profile criterion primarily supports this conclusion.

Geographic Distribution

The assessment area does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms of different sizes and individuals of different income levels. The bank's reasonable performance of small farm lending and excellent performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of loans to small farms with GARs of \$1 million or less, as well as the number of home mortgage loans to low- and moderate-income borrowers.

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration of loans to farms with GARs of \$1 million or less. The following table shows that the bank originated 88.2 percent of the sampled loans to farms reporting revenues in this category, which reflects a substantial majority of the sampled loans, by number and dollar amount. This level of lending reflects reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Springfield, IL MSA 2022					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	98.2	15	88.2	1,529	85.1
>\$1,000,000	0.9	2	11.8	267	14.9
Revenue Not Available	0.9	0	0.0	0	0.0
Totals	100.0	17	100.0	1,796	100.0

Sources: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent.

As detailed in the table below, home mortgage lending to low-income borrowers exceeded aggregate lending levels by 5.1 percent and demographics by 0.8 percent. Home mortgage lending to moderate-income borrowers also exceeded both aggregate performance and demographics. These levels of lending demonstrate that the bank is meeting the needs of low- and moderate-income individuals in the assessment area. Market share data provides further support as Petefish, Skiles & Co. ranked 2nd in lending to both low- and moderate-income borrowers in 2021.

Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: Springfield, IL MSA 2021

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	17.7	13.4	10	18.5	950	11.4
Moderate	16.2	20.0	12	22.2	1,100	13.1
Middle	24.6	22.6	12	22.2	1,810	21.6
Upper	41.5	27.5	17	31.5	4,235	50.6
Not Available	0.0	16.5	3	5.6	275	3.3
Totals	100.0	100.0	54	100.0	8,370	100.0

Sources: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

CRA-Public File

Location Information

Petefish, Skiles & Co. Bank

102 W. Beardstown Street
Virginia, IL 62691
Telephone: 217/452-3041
Fax: 217/452-7865

Petefish, Skiles & Co. Bank

400 E. Dearborn Street
Havana, IL 62644
Telephone: 309/543-6454
Fax: 309/543-6550

Petefish, Skiles & Co. Bank

121 North 6th Street
Petersburg, IL 62675
Telephone: 217/632-2247
Fax: 217/632-7614

Petefish, Skiles & Co. Bank

Opened 11-01-2021
1342 S. Main Street
Jacksonville, IL 62650
Telephone: 217/243-9505
Fax: 217/883-4940

OPEN ATM LOCATIONS

20730 IL Rt 125, Virginia, IL 62691

100 E. Springfield St., Virginia, IL 62691 (**Opened 10-7-2022**)

121 N. 6th Street, Petersburg, IL, Drive-up Lane

17651 Bluejay Road, Petersburg, IL 62675

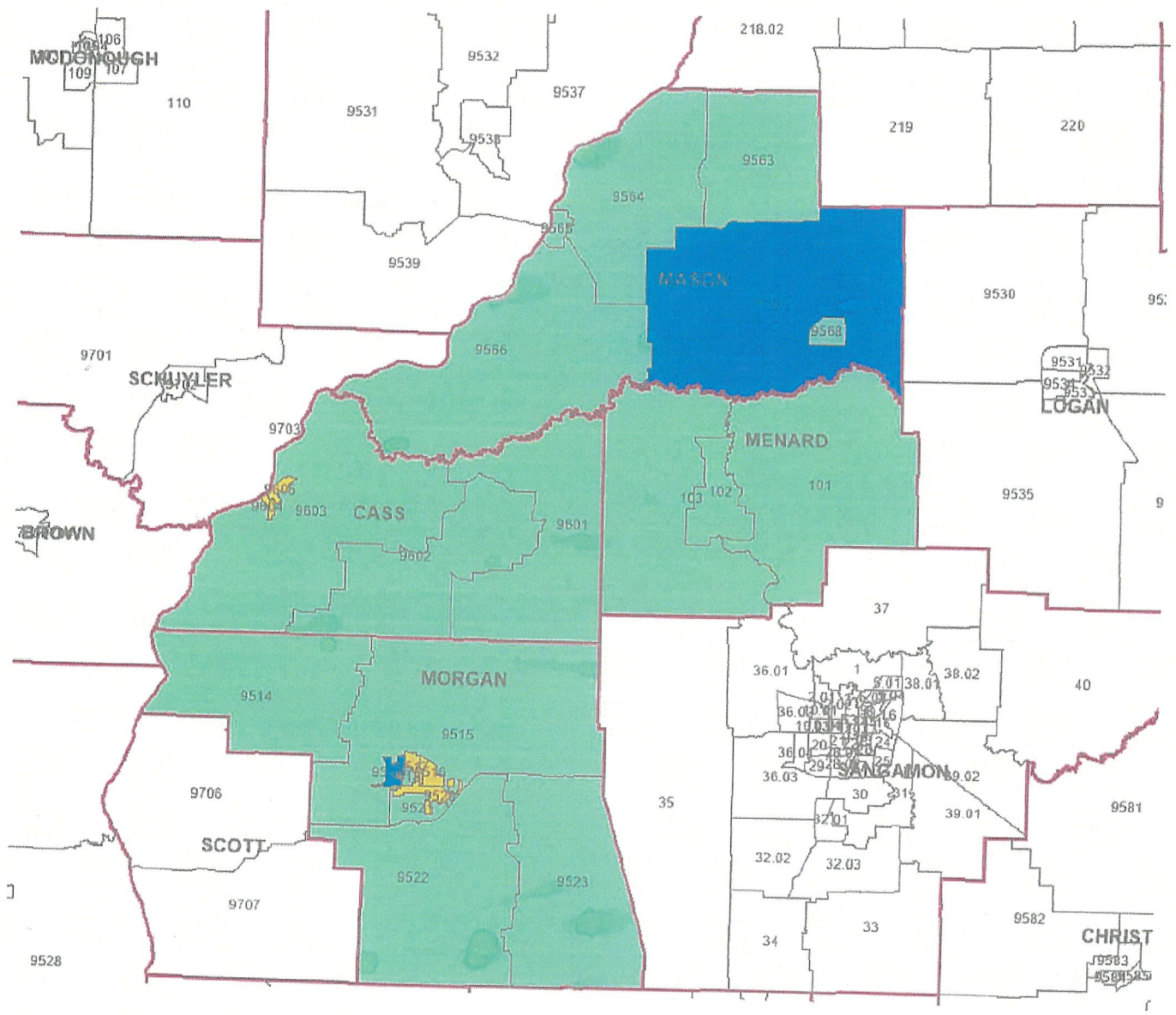
400 E. Dearborn Street, Havana, IL 62644, Drive-up Lane

1342 S. Main Street, Jacksonville, IL 62650, Drive-up Lane (**Opened 11-01-2021**)

CLOSED ATM LOCATIONS

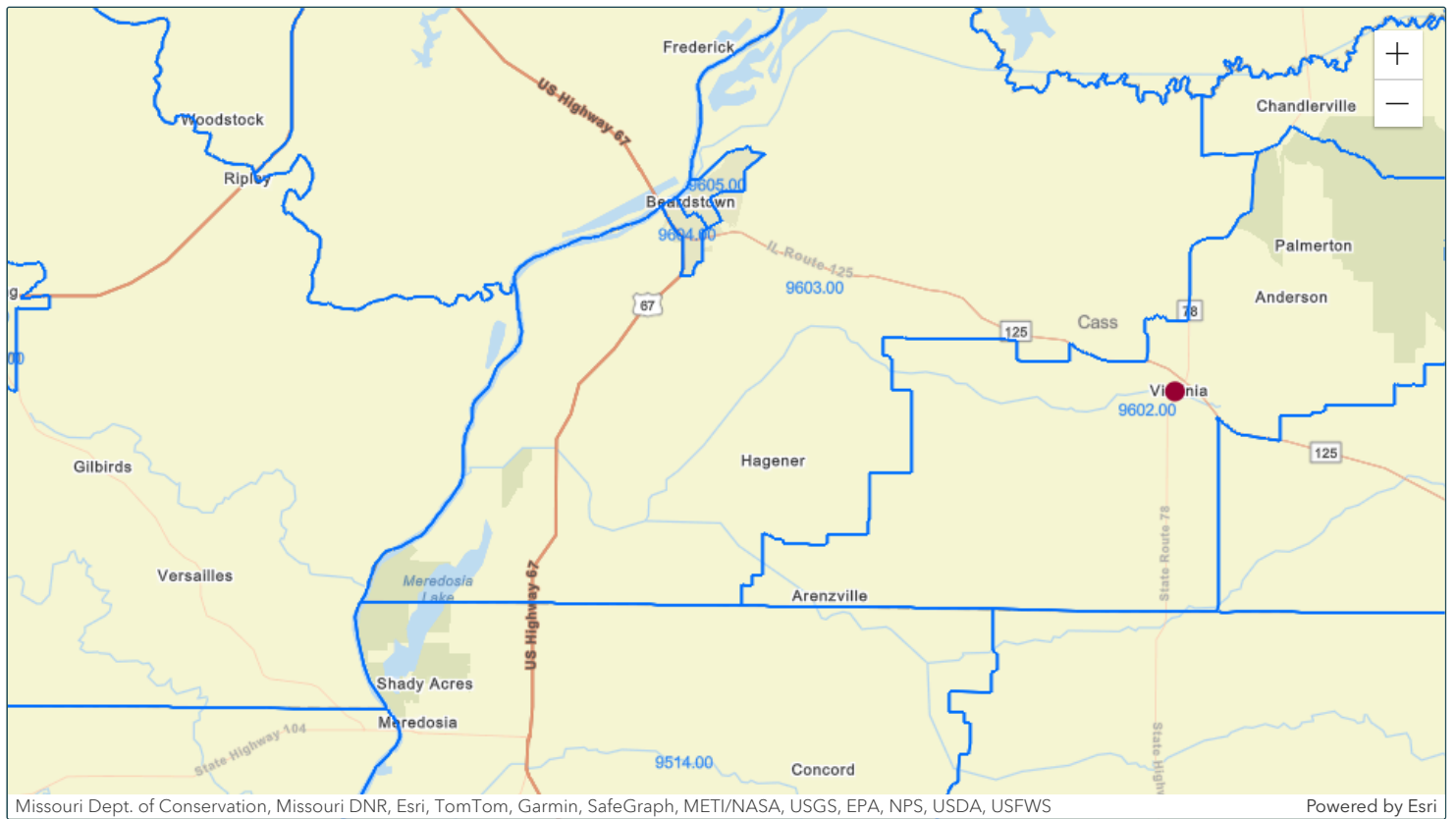
106 Washington Street, Greenview, IL 62642 (**Closed in February 2021**)

101 E. Springfield Street, Virginia, IL 62691 (**Closed in September 2021**)



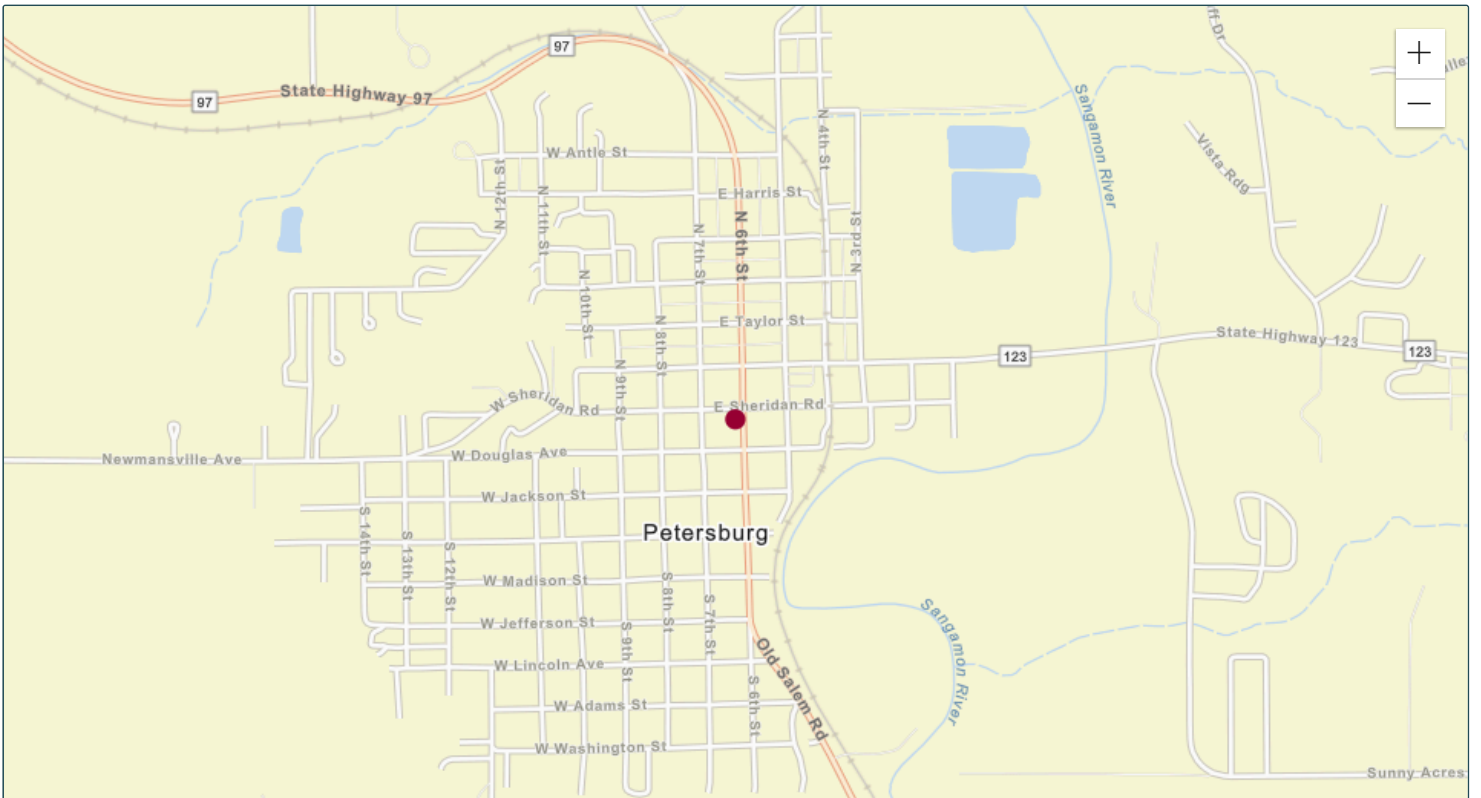
The Petefish, Skiles & Co. assessment area includes all the census tracts in Cass, Mason, Menard, and Morgan counties in Illinois.

State	MSA	County	Census Tract
17	99999	Cass - 17	9601
17	99999	Cass - 17	9602
17	99999	Cass - 17	9603
17	99999	Cass - 17	9604
17	99999	Cass - 17	9605
17	99999	Mason - 125	9563
17	99999	Mason - 125	9564
17	99999	Mason - 125	9565
17	99999	Mason - 125	9566
17	99999	Mason - 125	9567
17	99999	Mason - 125	9568
17	44100	Menard - 129	101
17	44100	Menard - 129	102
17	44100	Menard - 129	103
17	99999	Morgan - 137	9514
17	99999	Morgan - 137	9515
17	99999	Morgan - 137	9516
17	99999	Morgan - 137	9517
17	99999	Morgan - 137	9518
17	99999	Morgan - 137	9519
17	99999	Morgan - 137	9520
17	99999	Morgan - 137	9521
17	99999	Morgan - 137	9522
17	99999	Morgan - 137	9523



● Matched Address: 102 W Beardstown St, Virginia, Illinois, 62691
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 017 - CASS COUNTY || Tract Code: 9602.00

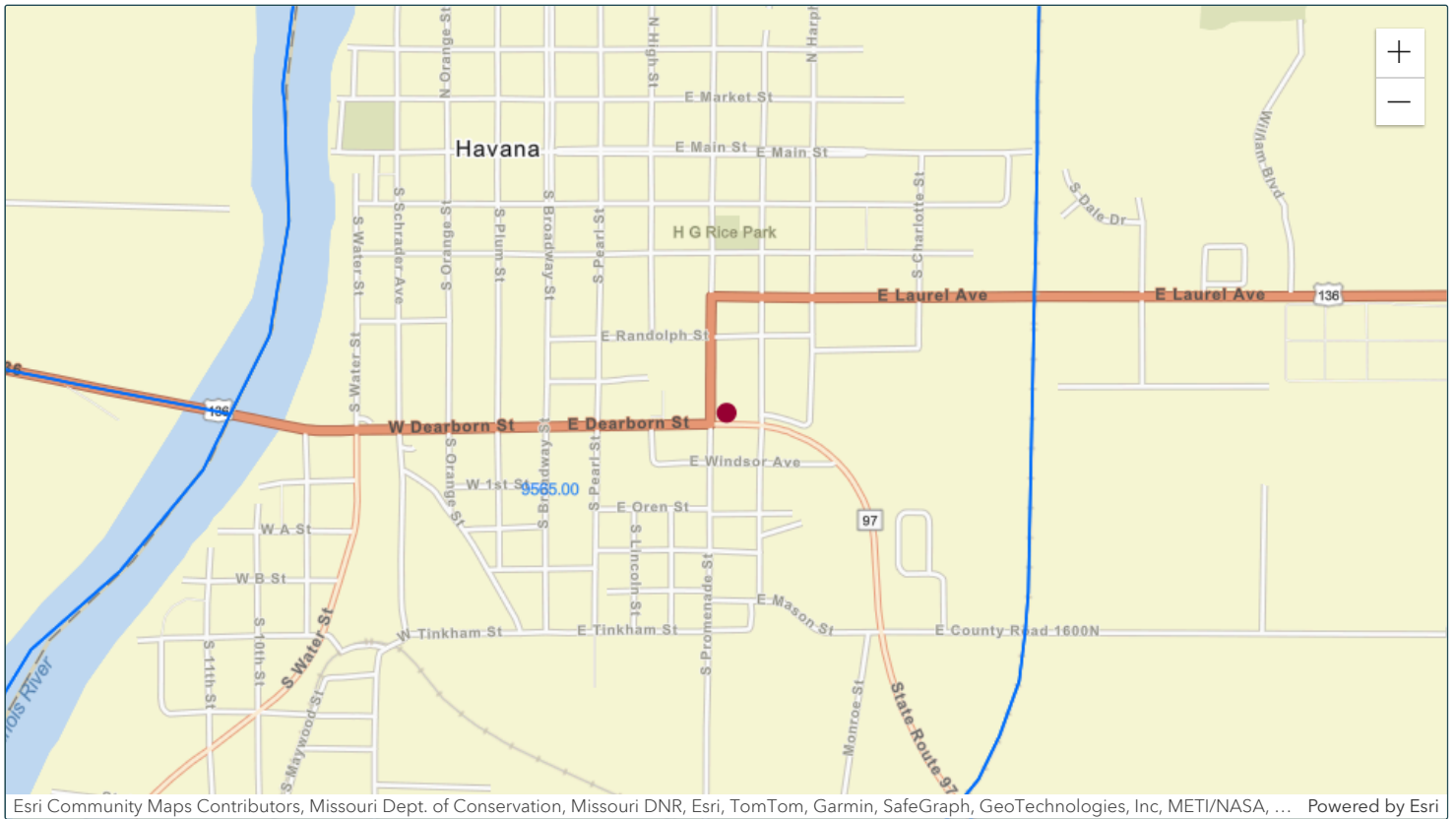
● Selected Tract
MSA: || State: || County: || Tract Code:



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

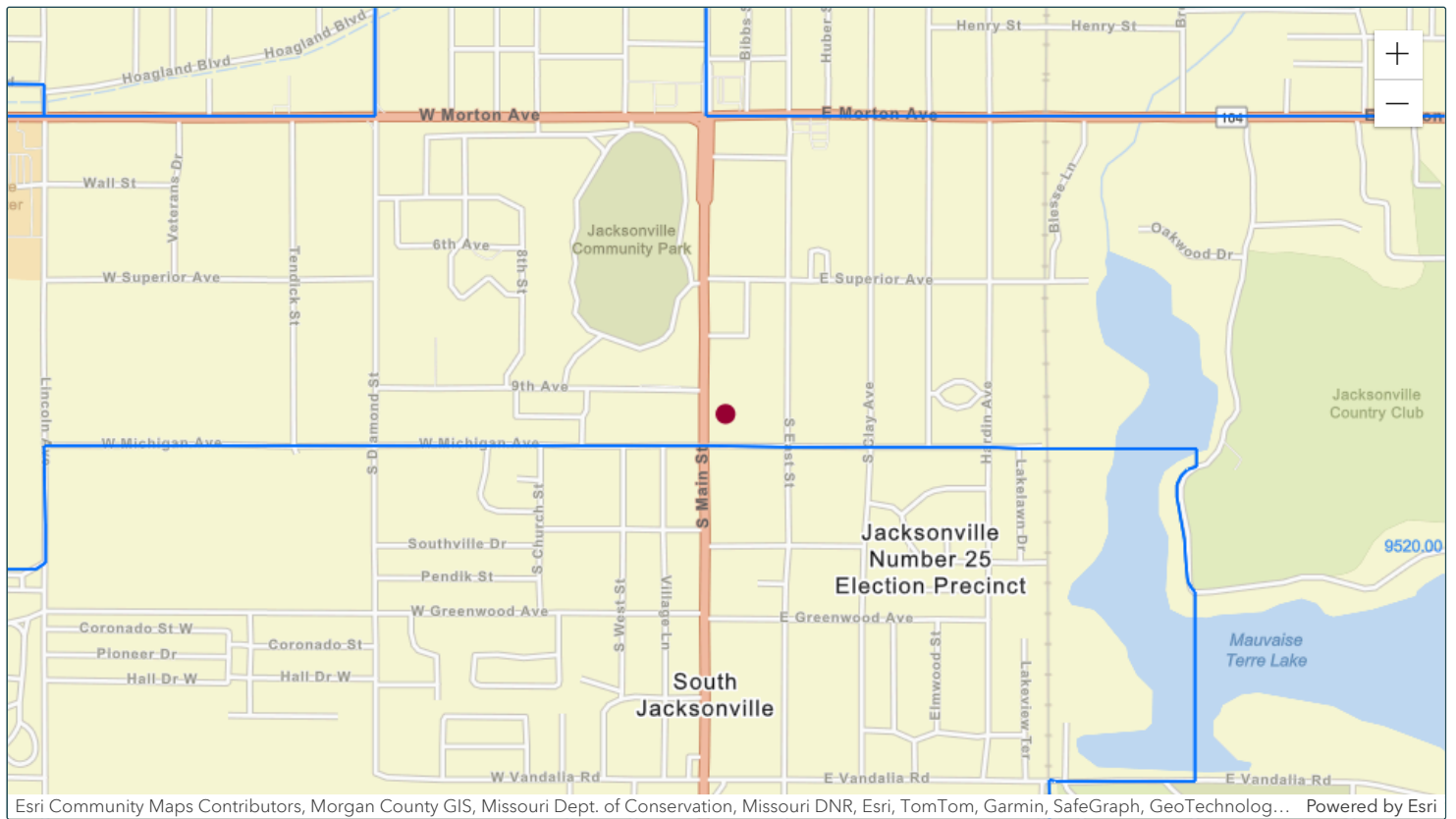
● Matched Address: 121 N 6th St, Petersburg, Illinois, 62675
MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 129 - MENARD COUNTY || Tract Code: 0102.00

● Selected Tract
MSA: || State: || County: || Tract Code:



● Matched Address: 400 E Dearborn St, Havana, Illinois, 62644
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 125 - MASON COUNTY || Tract Code: 9565.00

● Selected Tract
MSA: || State: || County: || Tract Code:



● Matched Address: 1342 S Main St, Jacksonville, Illinois, 62650
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 137 - MORGAN COUNTY || Tract Code: 9520.00

● Selected Tract
MSA: || State: || County: || Tract Code:

CRA - Public File

Hours of Operation

VIRGINIA HOURS

LOBBY

Monday – Friday	9:00am to 3:00pm
Saturday	8:00am to 12:00pm

DRIVE-UP

Monday – Friday	8:00am to 5:00pm
Saturday	8:00am to 12:00pm

PETERSBURG HOURS

LOBBY

Monday – Friday	9:00am to 3:00pm
Saturday	8:00am to 12:00pm

DRIVE-UP

Monday – Friday	8:00am to 5:00pm
Saturday	8:00am to 12:00pm

HAVANA HOURS

LOBBY

Monday – Friday	9:00am to 3:00pm
Saturday	8:00am to 12:00pm

DRIVE-UP

Monday – Friday	8:00am to 5:00pm
Saturday	8:00am to 12:00pm

JACKSONVILLE HOURS

LOBBY

Monday – Friday	9:00 am to 4:00 pm
Saturday	8:00 am to 12:00 pm

DRIVE-UP

Monday – Friday	8:00 am to 5:00 pm
Saturday	8:00 am to 12:00 pm

Consumer Deposit Accounts

Non- Interest Bearing Checking Accounts	Interest Bearing Checking Accounts	Savings/Money Market Accounts
<p>ID Secure Checking - minimum deposit of \$50 to open</p> <ul style="list-style-type: none"> *No minimum balance required *\$4.95 service fee per month *Paper Statement fee = \$2.00/month *Identity Theft Monitoring & Resolution Service *Cellular Telephone Protection *Accidental Death & Dismemberment Insurance *S/C waived for students through the age of 22 	<p>Rewards Checking - minimum deposit of \$50 to open</p> <ul style="list-style-type: none"> *No minimum balance required *Monthly S/C of \$3.95 gets reduced by \$0.25 for every debit card purchase made *Paper statement fee = \$3.00 *Earn our highest interest rate when 3 qualifications are met (<i>electronic statements, 16 debit card transactions, One direct deposit</i>) *Interest rate lowers on funds over \$10,000 *Lower APY if all 3 qualifications are not met 	<p>Savings Account - minimum deposit of \$50 to open</p> <ul style="list-style-type: none"> *\$5.00 S/C per Quarter if the balance falls below \$50 *no S/C for seniors age 60+ and minors through age 18 *Interest pays quarterly ~ quarterly statements *Quarterly statements
<p>Basic Checking - minimum deposit of \$300 to open</p> <ul style="list-style-type: none"> *Average Daily Balance of \$300 per month required to avoid \$5 S/C *Paper statement fee = \$300/mo. *Minimum balance. Paper Statement Fee, & S/C is waived for seniors age 60 or older 	<p>Premium Checking - minimum deposit of \$500 to open</p> <ul style="list-style-type: none"> *Two different rate tiers based on balance in account (<i>Tier 1 = \$0 - 999.99 and Tier 2 = \$1000.00 or more</i>) *Service Charge of \$5 if balance falls below \$500 	<p>Investor Fund Money Market - minimum deposit of \$1000 to open</p> <ul style="list-style-type: none"> *S/C of \$5.00 per statement cycle if balance falls below \$1000 *Interest pays quarterly ~ Quarterly statements *Quarterly statements *Subject to Reg D *4 Rate Tiers based on balance (<i>Tier 1 = \$0-\$9999.99; Tier 2 = \$10,000 - \$49,999.99; Tier 3 = \$50,000 - \$74,999.99; Tier 4 = \$75,000 or more</i>)
<p>Start Fresh Checking - minimum deposit to open \$50</p> <ul style="list-style-type: none"> *No minimum balance required *Monthly S/C of \$9.95 (reduced to \$6.95 with a regular monthly direct deposit) * Can qualify for different account type after 12 months in good standing 	<p>ICS Consumer Checking - minimum deposit of \$250,000.00 to open</p> <ul style="list-style-type: none"> *Two different rate tiers based on balance in account Tier 1 - \$0 to \$250,000 Tier 2 - \$250,000.01 or more 	<p>Investor Elite Money Market - minimum deposit of \$10,000 to open</p> <ul style="list-style-type: none"> *Interest pays monthly ~ monthly statements *S/C of \$10 per statement cycle if balance falls below \$10,000 *1 Rate Tier *Subject to Reg D
		<p>Health Savings Account - no minimum opening deposit</p> <ul style="list-style-type: none"> *Interest pays Quarterly ~ Quarterly statements *\$4.50 S/C if balance falls below \$100 *5 Rate tiers based on balance (<i>Tier 1 = \$0 - \$999.99; Tier 2 = \$1000 - \$4,999.99; Tier 3 = \$5000 - \$9,999.99; Tier 4 = \$10,000 - \$19,999.99; Tier 5 = \$20,000 or more</i>)

Additional Products & Services - **Consumer**

➤ **Internet Banking**

- ❖ E-Statements
- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Quicken & Quickbooks

➤ **Mobile Banking App**

- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Manage Debit Card
- ❖ Mobile Deposit
- ❖ P2P Transfers
- ❖ Quick Balance
- ❖ Fingerprint/Face Recognition

➤ **Online Account Opening**

➤ **ClickSWITCH with CardSWAP**

➤ **E-Sign**

➤ **Online Loan Payment Portal**

➤ **Visa Credit Cards**

- ❖ Online customer portal

➤ **6 PS&Co owned ATM's**

➤ **MoneyPass - 35,000 S/C free ATM's nationwide**

➤ **Mastercard Debit Cards**

➤ **Temporary Debit Cards**

➤ **3.50% - Christmas Club Account**

➤ **Full FDIC Ins. w/CDARS & ICS**

➤ **CD's ranging from 3 months to 5 years**

➤ **Fixed & Floating IRA's**

➤ **Safe Deposit Boxes**

➤ **Night Depository Bags**

➤ **Full suite of loan products:**

- ❖ Auto
- ❖ Personal
- ❖ Business
- ❖ Farm
- ❖ Real Estate
- ❖ Construction
- ❖ HELOC

Business Deposit Accounts

New in
2022

Opened to **Business & Public Fund Customers**

Non-Interest Bearing Checking	Interest Bearing Checking	Savings & Money Markets
<p>Business Checking - minimum deposit of \$50 to open *Average daily balance of \$300 per month Required to avoid \$5.00 S/C *Monthly statements</p>	<p>Premium Business - minimum deposit of \$500 to open *S/C of \$5.00 per statement cycle if the average daily balance falls below \$300 *must maintain a minimum balance of \$1000 to obtain the stated APY *Monthly statements *2 Rate Tiers based on balance (Tier 1 = \$1000 - \$49,999.99; Tier 2 = \$50,000 or more)</p>	<p>Investor Fund - \$1000 minimum to open *Pays Interest Quarterly~ Qrtly Statements *S/C of \$5.00 per statement cycle if the balance falls below \$1000 *subject to Reg D *2 Rate Tiers based on balance (Tier 1 = \$0 - \$49,999.99; Tier 2 = \$50,000 or more)</p>
<p>Public Fund Checking - minimum deposit of \$50 to open *no minimum balance required to maintain *no monthly service charge *Monthly statements</p>	<p>Public Fund Interest - no monthly service charge *Monthly statements *3 Rate Tiers based on balance in account (Tier 1 = \$0 - \$4999,999.99; Tier 2 = \$500,000.00 - \$999,999.99; Tier 3 = \$1,000,000.00 or more)</p>	<p>Investor Elite - \$10,000 minimum to open *Pays Interest Monthly ~ Monthly Statements *S/C of \$10 per statement cycle if balance falls below \$10,000 *1 Rate Tier *Subject to Reg D</p>
	<p>ICS Business DDA - no monthly service charge *Monthly Statements *Must deposit at least \$250,000 to open Two Rate Tiers based on balance Tier 1 = \$0 - \$250,000; Tier 2 = \$250,000.01 or more</p>	<p>Business Savings - \$50 minimum deposit to open *\$5.00 S/C if balance falls below \$50 *Pays Interest Quarterly ~ Quarterly Statements</p>

**Save More.
Earn More.**
ICS Public MMA



With our ICS Network partnership, we can secure your large deposits while maintaining access to funds and earning interest on funds placed into this money market account. Enjoy the peace of mind knowing that your funds are eligible for multi-million dollar FDIC insurance.

- \$250,000 minimum balance
- Earn 0.50% *APY on balances up to \$250,000.00
- Earn 1.00% *APY on balances over \$250,000.00
- Fully insured by the FDIC

*APY = Annual Percentage Yield. APY is accurate as of 06/28/2022 and may change at anytime after the account is opened. \$250,000 minimum to open account. Amounts over \$2,000,000.00 subject to management approval. Transfers from an ICS Business Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card or similar order to third parties are limited to six per calendar month.

PETE FISH SKILLS & Co.
BANK ESTABLISHED 1870

Member
FDIC

Public Fund ICS Checking Account

- Offered to Public Fund customers only
- Rate is based off of the IL Fund Index minus 0.25%
- Rate is changed every Monday morning and is based off the Friday's ending rate.
- \$250,000 is kept in an account at our organization - the rest of the funds are swept to a shadow account at IntraFi and placed with other network banks to give our customer full FDIC insurance.
- These funds can be reciprocal or one-way sell (must be entire portfolio)
- Unlimited transactions per month
- The sweep is done automatically each night during batch and accrual.
- Statements are cut at the end of each month - the customer will get 2 statements (one from PSCO and one from IntraFi - we print and mail out together)
- All ICS accounts are centrally managed



Formerly Promontory
Interfinancial Network

Additional Products & Services - **Business**

➤ **Internet Banking**

- ❖ E-statements
- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Quicken & Quickbooks
- ❖ *Payroll*
- ❖ *Cash Concentration*
- ❖ *ACH Origination*
- ❖ *Wire Transfers*

➤ **Mobile Banking**

- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Manage Debit Card
- ❖ Mobile Deposit
- ❖ P2P Transfers

➤ **E-Sign**

➤ **Visa Business Credit Cards**

- ❖ Online Customer Portal

➤ **Mastercard Debit Cards**

➤ **MoneyPass - 35,000 S/C Free ATM's nationwide**

➤ **Merchant Referral Service**

➤ **Access to Multi-Million \$ FDIC Ins. - ICS & CDARS**

➤ **3 mo. to 5 year CD's**

➤ **Business Loan Products**

➤ **Web Deposit Merchant Capture**

WEBDEPOSIT MERCHANT CAPTURE

PETEFISH, SKILES & Co.
BANK ESTABLISHED 1870

Imagine not having to rush to the bank to make your deposit before closing or taking valuable time away from your business. PS&Co WebDeposit Merchant Capture is a service that allows you to scan checks right from your desk and transmit the scanned images directly to your account at Petefish, Skiles & Co. Bank.

SAVE YOUR BUSINESS VALUABLE TIME AND MONEY

- Reduce time and expense of traveling to and from the Bank.
- Eliminate the need to purchase deposit tickets.
- Reduce errors with automatic balancing.
- Research customer inquiries instantly utilizing the search feature.
- Accelerated deposits with same-day processing.
- Reduce the risk of checks being lost, stolen or misplaced in transit.

Flat Rate of
\$262.92 per
month
additional
scanners \$42.92
each



Expert Micro Elite Single-Feed Check Scanner
Perfect for businesses with a lower volume of checks per deposit.

The SmartSource Expert Micro Elite is Digital Check's newest intelligent check scanner, bringing full network-addressable functionality to a compact single-feed model

Fixed monthly fee includes hardware, software license, routine machine maintenance, and full coverage replacement of equipment. No per item charges, no surprise fees.

Loan Products & Services

- ▶ Auto Loans
- ▶ Personal Loans
- Farm Operating/Equipment/Livestock
- ▶ Business Operating/Equipment
- ▶ Residential Mortgage Loans
- ▶ Subordinate Liens
- ▶ HELOCs
- ▶ Commercial Real Estate
- ▶ Farm Real Estate
- ▶ Credit Cards
- ▶ Participation Loans
- ▶ Construction Loans
- ▶ Bridge Loans
- ▶ Municipal Loans
- ▶ Farmer Mac I/Farmer Mac II
- ▶ SBA Loans

- Credit Life Insurance
- Accident & Health Insurance
- Escrow
- Private Mortgage Insurance
- Down Payment Plus Grant
- Guaranteed Rural Housing Loans
- E-Sign
- Loan Payment Portal

Your DEPOSIT ACCOUNT

Terms and Conditions

Electronic Transfers

Funds Availability

Truth in Savings



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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 Illinois 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. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. 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 our separately provided notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The law permits us to pay items drawn on your account in any order. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid conducting transactions on your account without sufficient funds and incurring the resulting fees.

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 - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - 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 contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types 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 the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account 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. Generally, if your stop-payment order is given to us in writing it is effective for six months. 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 you do not confirm your order in writing 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 amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

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 becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

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 any notice in time to have a reasonable opportunity to act on it. If a 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. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. 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 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 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.

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

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.

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.

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.

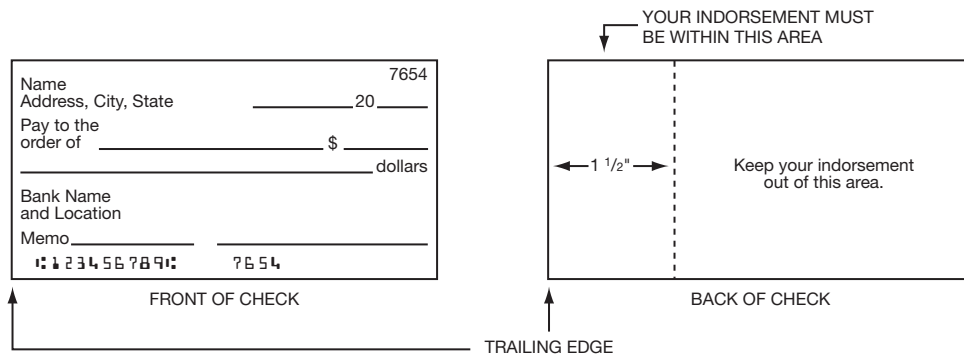
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine 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.

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 1¹/₂" 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 1¹/₂" 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, or take other action as may be appropriate under the circumstances, 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 every day/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.

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.

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.

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.

SIGNATURE COMPARISON - We process certain items mechanically, based on information encoded on checks and other transaction items, and we are not required to examine items and debit drawn on your account. We collect your signature to obtain your agreement to the rules we establish for your account, but this does not create any responsibility on our part to verify signatures on items and other charges to your account.

Number of Signatures. You agree that if you:

1. have an account in which more than one signature is required to complete a transaction;
2. authorize someone to transact some but not all transactions on your account;
3. authorize someone to transact business on your account for limited purposes and no others; or
4. use checks that require two or more signatures, then

such arrangements are strictly between you and the other person(s) you authorize, whether we have notice of your arrangements or not. You cannot assert a claim against us for permitting a transaction so long as any of the owners or authorized persons sign or initiate the transaction, even if a person exercises more authority than you have given.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- **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 or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Online Banking/Mobile Banking - types of transfers - You may access your account(s) through the internet by logging onto our website at www.petefishskiles.com or through Mobile Banking and using your user identification and password, to:

- View all account balances and history
- Transfer funds between accounts as applicable
- Make loan payments or advances as applicable
- Make payments from checking to third parties (bill pay)
- Make mobile deposits to checking or savings accounts. We do not charge for this service
- Make person to person (P2P) transfers to another individual. We do not charge for this service

You must have Online Banking in order to access Mobile Banking.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

ATM Transfers - types of transfers, dollar limitations and charges - You may access your account(s) by ATM using your ATM card and personal identification number or Debit Card and personal identification number, to:

- make deposits to checking or savings account(s) (only at ATMs that accept deposits)
 - there is a charge per transaction at ATMs we do not own or operate
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$509.00 per card per day (your ATM withdrawal limit may be increased at the discretion of the bank)
- There is a 3-day withdrawal limit from an ATM of \$1527.00 (your ATM withdrawal limit may be increased at the discretion of the bank)
 - there is a charge per transaction at ATMs we do not own or operate
- transfer funds between checking and savings account(s)
 - there is a charge per transaction at ATMs we do not own or operate
- get information about:
 - the account balance of your checking or savings accounts
 - there is a charge per transaction at ATMs we do not own or operate

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

Types of Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- dollar limitations disclosed at card issuance

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Mastercard Automatic Billing Updater Notice of Right to Opt Out. Your Shazam Mastercard Debit Card will be automatically enrolled in the free Mastercard® Automatic Billing Updater (ABU) service. With ABU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at (217) 452-3041, email us at psco@petefishskiles.com, notify us through our website at www.petefishskiles.com, or mail us notice of your intention to opt out at Petefish, Skiles & Co. Bank, P.O. Box 18, Virginia, IL 62691. You must include your name, address, account number, last four digits of your card number, and signature. If you opt out, you may opt back in if you decide you want the Mastercard Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

FEES

Please refer to our separate fee schedule for additional information about charges.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

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

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **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 any of our branch locations listed on the back of this disclosure to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** 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 or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 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 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** 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 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 2 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 2 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.

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

• **Additional Limits on Liability for Debit Card.** You will not be liable for any unauthorized transactions using your Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, 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.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) 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 the transfer involved a 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 the transfer involved a new account, a point-of-sale transaction, 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 the transfer involved a 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

PETEFISH, SKILES, & CO.
P.O. BOX 18
VIRGINIA, ILLINOIS 62691
Business Days: Monday through Saturday
Excluding Federal Holidays
Phone: (217) 452-3041

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts, but not to savings deposits. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Savings accounts and money market deposit accounts are examples of savings deposits. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one 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 failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the 15th business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

BASIC CHECKING ACCOUNT

Minimum balance to avoid imposition of fees - A service charge fee will be imposed every statement cycle if the average daily balance for the cycle falls below \$300.00. This service charge is waived for customers 60 years or older. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to open the account - You must deposit \$300.00 to open this account.

IDSECURE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Fees:

A service charge fee will be charged each month. The service charge is waived for students through the age of 22 years old.

START FRESH CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Fees:

A service charge fee will be charged each month.

REWARDS CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

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 on the business day you deposit noncash items (for example, checks).

Fees:

This account features a disappearing monthly fee. The monthly fee is reduced by \$0.25 for every debit card purchase.

If you make 16 or more purchases that post and clear during the statement cycle, the monthly fee is eliminated.

PREMIUM CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge fee will be imposed every statement cycle if the balance in the account falls below \$500.00 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 on the business day you deposit noncash items (for example, checks).

INVESTORS FUND ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge fee will be imposed every statement cycle if the balance in the account falls below \$1,000.00 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 on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from an Investors Fund Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month.

INVESTOR ELITE MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge fee 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 on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from an Investor Elite Money Market Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per calendar month.

HEALTH SAVINGS CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum balance to avoid imposition of fees - A service charge fee will be imposed every statement cycle if the balance in the account falls below \$100.00 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 on the business day you deposit noncash items (for example, checks).

SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

Minimum balance to avoid imposition of fees - A service charge fee will be imposed every statement cycle if the average minimum balance in the account falls below \$50.00 any day of the cycle. This fee will not apply to students under age 18, or senior citizens 60 years of age or older. You must notify us of your eligibility.

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 on the business day you deposit noncash items (for example, checks).

CHRISTMAS CLUB ACCOUNT

Rate Information - You will be paid the disclosed interest rate for at least 30 calendar days. We will never decrease this rate unless we first give you at least 30 days notice in writing.

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account at maturity.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

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 on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Maximum weekly club payment allowed is \$100.00 per customer. (50 club payments at \$100.00 or \$5,000.00 total club.)

COMMON FEATURES

Please refer to our separate fee schedule for additional information about charges.

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 notice of penalty for early withdrawal.

VIRGINIA HOURS
(217) 452-3041

LOBBY
Monday thru Friday9:00 a.m. to 3:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.
DRIVE-UP
Monday thru Friday8:00 a.m. to 5:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.

PETERSBURG HOURS
(217) 632-2247

LOBBY
Monday thru Friday9:00 a.m. to 3:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.
DRIVE-UP
Monday thru Friday8:00 a.m. to 5:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.

HAVANA HOURS
(309) 543-6454

LOBBY
Monday thru Friday9:00 a.m. to 3:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.
DRIVE-UP
Monday thru Friday8:00 a.m. to 5:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.

JACKSONVILLE HOURS
(217) 243-9505

LOBBY
Monday thru Friday9:00 a.m. to 4:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.
DRIVE-UP
Monday thru Friday8:00 a.m. to 5:00 p.m.
Saturday8:00 a.m. to 12:00 p.m.

PETEFISH, SKILES & CO.
OFFICES IN
VIRGINIA • PETERSBURG • HAVANA • JACKSONVILLE
MEMBER FDIC
www.petefishskiles.com

STANDARD ACCOUNT FEES

Limits and Fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Charge Description	FEE	Frequency
Basic Checking Minimum Balance Fee	\$5.00	per cycle
Founders Club Fee	\$6.00	per month
Founders Club Fee (over 60 years old)	\$5.00	per month
ID Secure Checking Fee	\$4.95	per month
Rewards Checking Fee	\$3.95	per month
StartFresh Checking Fee	\$9.95	per month
StartFresh Checking with Direct Deposit Fee	\$6.95	per month
Premium Checking Minimum Balance Fee	\$5.00	per cycle
Investors Fund Minimum Balance Fee	\$5.00	per cycle
Investors Gold Fund Minimum Balance Fee	\$10.00	per cycle
Investors Elite Minimum Balance Fee	\$10.00	per cycle
Basic Savings Minimum Balance Fee	\$5.00	per cycle
Health Savings Minimum Balance Fee	\$4.50	per cycle
Regular Business Checking Minimum Balance Fee	\$5.00	per cycle
<u>NSF/OD Fees</u>		
Overdraft (Each overdraft paid/per item created by check, ACH, or in person withdrawal)	\$25.00	per item
Nonsufficient Funds (Each returned/per item created by check, ACH or in person W/D)	\$30.00	per item/per presentment
<u>Stop Payments</u>		
Stop Payment on checks (good for 6 months)		
Check number and exact amount known	\$10.00	per check
Only ONE of the above known	\$25.00	per check
ACH	\$25.00	per item
Watch Account Fee	\$25.00	per request
<u>Other Bank Service Fees</u>		
Account Activity Printout	\$4.00	per request
Paper Statement Fee	\$3.00	per month
Paper Statement Fee for ID Secure Checking	\$2.00	per month
Account Research & Balancing	\$25.00	per hour
Cashier's Check	\$3.00	each
Check Cashing (non-customer-with management approval)	\$5.00	per check
Check Printing (varies with style & quantity ordered)	<i>varies</i>	per order
Coin Machine Cash Counting (non-customer)	\$5.00	per request
Collection Fee	\$15.00	per item
Counter Check Fee	\$0.50	per check
Deposited Check Returned Unpaid	\$3.00	per item
Dormant Account Fee (assessed when an account has not had activity for 12 months)	\$5.00	per year
Faxes (sending)	\$1.00	per page
Garnishments	\$50.00	per request
Levies	\$50.00	per request
Money Orders (each) (3 free to Founders Club Members per month)	\$3.00	each
Night Depository Bags	\$20.00	per year
Photocopies	\$0.25	per page

Safe Deposit Box

3" x 5"	\$15.00	per year
5" x 5"	\$20.00	per year
3" x 10 1/2"	\$25.00	per year
5" x 10 1/2"	\$30.00	per year
10 1/2" x 10 1/2"	\$50.00	per year

ATM/Debit Card Fees and Limits

ATM Daily Cash Limit	\$509.00	per day
ATM Card Replacement Fee	\$10.00	per card
Debit Card Cash Limit	\$509.00	per day
Debit Card Purchase Limit	\$1209.00	per day
Debit Card Replacement Fee	\$10.00	per card

Wire Transfer Fees

Incoming domestic via Federal Reserve Bank	\$50.00	per request
Incoming international via Federal Reserve Bank	\$50.00	per request
Outgoing Domestic	\$20.00	per request
Outgoing International	\$50.00	per request

Standard Account Fees Updated as of 03/10/2019



LOAN-TO-DEPOSIT RATIO

2020

March	.....	84.51%
June	.....	81.71%
September	.....	85.30%
December	.....	82.94%

2021

March	.....	76.93%
June	.....	73.32%
September	.....	74.22%
December	.....	73.97%

2022

March	.....	69.64%
June	.....	69.30%
September	.....	70.18%
December	.....	71.03%

2023

March	.....	69.50%
June	.....	70.26%
September	.....	68.43%
December	.....	76.17%

PETERS H. SKILLES & Co.

BANK

ESTABLISHED 1870

VIRGINIA * PETERSBURG * HAVANA

CRA MAPPING REPORT

12/31/2023

		<u>DEPOSITS</u>	<u>LOANS</u>
0101.00	Greenview / Athens	\$ 12,824,085.67	\$ 5,588,700.19
0102.00	Petersburg	\$ 17,593,296.96	\$ 21,612,359.40
0103.00	Oakford / Atterberry / Tallula	\$ 11,336,454.56	\$ 8,681,577.57
9514.00	Concord / Chapin / Meredosia	\$ 1,591,165.13	\$ 4,235,302.27
9515.00	Prentice / Arcadia / Lynnville / North Morgan County	\$ 5,206,482.18	\$ 5,688,104.81
9516.00	Jacksonville - East	\$ 982,242.54	\$ 1,252,090.03
9517.00	Jacksonville - Central	\$ 6,174,554.37	\$ 3,107,430.29
9518.00	Jacksonville - West Central	\$ 1,689,335.91	\$ 2,008,414.28
9519.00	Jacksonville - West	\$ 6,246,508.59	\$ 9,657,561.88
9520.00	Jacksonville - South East	\$ 1,426,806.79	\$ 3,233,472.64
9521.00	Jacksonville - South West	\$ 3,709,590.12	\$ 3,007,430.50
9522.00	Murrayville / Woodson / Pisgah	\$ 3,883,183.78	\$ 5,760,705.10
9523.00	Franklin / Waverly / Alexander	\$ 184,656.50	\$ 2,123,350.30
9563.00	Forest City / Manito	\$ 333,082.60	\$ 167,159.11
9564.00	Topeka	\$ 5,942,317.93	\$ 4,428,497.52
9565.00	Havana	\$ 7,112,494.62	\$ 5,598,387.20
9566.00	Bath / Kilbourne / Snicarte / Matanza Beach	\$ 12,645,518.14	\$ 10,236,670.73
9567.00	Easton	\$ 724,833.40	\$ 2,260,612.69
9568.00	Mason City	\$ 332,090.34	\$ 85,188.87
9601.00	Chandlerville / Ashland / Philadelphia	\$ 13,498,639.29	\$ 15,461,160.99
9602.00	Virginia / Arenzville	\$ 65,572,557.95	\$ 30,976,818.21
9603.00	Bluff Springs / Rural Beardstown	\$ 8,070,544.00	\$ 10,216,932.48
9604.00	Beardstown - West	\$ 1,142,648.60	\$ 1,755,034.81
9605.00	Beardstown - East	\$ 1,537,273.38	\$ 389,604.63

TOTAL INSIDE SERVICE AREA \$ 189,760,363.35 \$ 157,532,566.50

ALL OTHER CENSUS TRACTS / UNCODED	\$ 33,418,882.18	\$ 52,163,865.00
ICS Balances Sold	\$ 43,887,414.73	
WRITTEN OFF LOANS/UNCODED		\$ -
TPO Banks In-House Balances		\$ (4,518,022.76)

GRAND TOTAL \$ 267,066,660.26 \$ 205,178,408.74

Home Mortgage Disclosure Act (HMDA) Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). *HMDA data for many other financial institutions are also available at this Web site.*