

ONLINE BANKING AGREEMENT

Online banking inactivity fee (after 90 days): \$2.92

This agreement states the terms and conditions that apply when you use the Peoples Bank & Trust internet banking service, Bank PBT Online. These terms and conditions are in addition to those that may apply for any accounts or services you have or may obtain with Peoples Bank & Trust. You must follow all instructions and procedures applicable to the services covered in this agreement. This agreement shall be subject to the laws of the State of Illinois and federal laws and regulations.

"You" and "your" refers to each individual that allows access to their Peoples Bank & Trust accounts via the internet through Bank PBT Online, or to anyone who uses or is authorized to use a Bank PBT Online password. The term "Bank PBT Online" refers to the Peoples Bank & Trust service that allows you to access accounts, make payments, transfer funds, obtain information and perform other transactions over the internet by use of a personal computer and modem and/or other means the bank authorizes or allows. This service is only available to established customers of Peoples Bank & Trust.

Identification Number and Password

To access Bank PBT Online, you must use the identification number and password we establish and provide to you. Anyone to whom you give your Bank PBT Online identification number and password will have full access to your accounts, even if you attempt to limit that person's authority. Note: Under the business cash management module of Bank PBT Online, it is possible to set up additional users with limited access as long as authority has been established through an authorization document. Ask Peoples Bank & Trust for details.

The first time you access any of your accounts available to you under Bank PBT Online, you confirm to be bound by all of the terms and conditions of this agreement, and you acknowledge your receipt and understanding of this agreement. You may choose to accept or decline new services or changes by continuing or discontinuing the services to which changes may relate.

You will be prompted to change your bank assigned password after your first use of Bank PBT Online. We recommend that you change your password on a regular basis. We are entitled to act on any instruction given under your password; even if you personally did not give the instruction. You are responsible for keeping your password and account data confidential.

We strongly recommend that you do not delegate authority to your account to anyone that is not an authorized signer for your account as listed on the account signature card.

You must be a principal owner on the account. Notwithstanding any instructions contained on the signature card for your account, you understand and agree that access to your account via the internet is granted by user codes that can be entered by an individual. You should not designate any account for internet banking access that requires more than one signature for withdrawals. However, if you do designate this type of account, you agree that any transactions initiated via the internet are authorized.

Internet Banking Transactions

You or someone you have authorized by giving them your Bank PBT Online identification number and password can instruct Peoples Bank & Trust to perform the following transactions:

- Make transfers between your qualifying accounts to the extent authorized
- Make information available to you about your qualifying accounts
- Make third party payments under the Bill Pay service
- Obtain other information or perform other services and transactions that we authorize or make available in the future

Banking Transactions

You must have sufficient collected funds in any account that you authorize Peoples Bank & Trust to make a loan payment or transfer funds from.

Fees and Service Charges

Fees and service charges associated with internet banking transactions are in addition to the fees associated with your current Peoples Bank & Trust account. A listing of these fees is attached to the Peoples Bank & Trust website, www.bankpbt.com, and can be viewed by clicking on the "Account Agreement and Disclosure" button. These fees will be automatically charged to your checking

account. In the case of more than one checking account, you may designate which account to be charged. These fees include, but are not limited to, online banking inactivity fees which may be charged to accountholders who have signed up for online banking but have not accessed their account for 90 days.

Bill Pay

Bill Pay is an additional feature of Bank PBT Online. Bill Pay allows you to set up and pay your monthly bills online from your accounts at Peoples Bank & Trust, saving you time and money. You have the option to set up a payment to occur on demand only or on a recurring frequency. This service may be implemented through Bank PBT Online as outlined in the Users Guide. The system will recognize you as a bill pay customer when you make your first bill payment online.

To participate in Bill Pay you must have a checking account with Peoples Bank & Trust. Online payments may only be originated from a checking account.

Bill Pay Transactions

Recurring Payments

You may use Bill Pay to make recurring payments for your recurring bills. These bills may be for the same amount each month, and sent on the same calendar day of each month.

On Demand Payments

This feature is for payments that differ in amount or date every month, or are one-time bills. This payment will be executed one time as per your instructions.

Payment Delivery

Payments are made to vendors in one of two ways, either electronically or by check. Electronically is the preferred method of payment delivery. A payment will be sent electronically as long as that vendor has the ability to accept payments in that fashion. If the vendor cannot accept electronic payments a check will be cut and sent first class mail. You will be informed as to which method your payment will be delivered when you set up the payment on the system.

Please allow 3 business days for the delivery of an electronic payment and a minimum of 5 business days for the delivery of a paper check. These time frames need to be considered when setting up your payment generation in order to make your due dates.

Payment Processing

Payments will be processed on the system once a day at 4:00 pm Central Standard Time. Any payment set up after 4:00 pm CST will be processed on the next business day. If you wish to cancel a payment, it must be cancelled prior to 4:00 pm CST on the date it is scheduled to be processed. Next Day Payments will be processed at 12:00 noon CST on the date they are entered for payment.

It is your responsibility to ensure that you have enough available funds in your account to make a payment. You are fully obligated to the bank to provide sufficient funds for any payments you make. The bank may reverse the payment transaction if there are insufficient funds in the account to cover the amount of the payment.

No Signature Required

When using Bank PBT Online to pay your bills, you agree to allow Peoples Bank & Trust to debit your account to pay checks that you have not signed by hand or by legally acceptable form of electronic signature.

E-mail Communications

Electronic messages sent to us via the "Contact Us" option on our web site are e-mail. Information sent over the public internet via e-mail is not secure. Therefore, we will not send any confidential account information over the internet, and we strongly suggest that you do not send any confidential information to us via e-mail.

If you present a question to us that requires confidential account information in its answer, we will contact you either by telephone or first class mail. We will respond to your e-mails within two business days of receiving it.

Our Liability

Except as specifically provided in this agreement or where the law requires a different standard, you agree that neither the bank or the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, the bank, internet browser providers, internet access providers, online service providers or by an agent or subcontractor of any of the foregoing. Neither shall the bank or the service providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or

maintenance of the equipment, software, internet banking services, internet browser or access software.

If the bank does not complete a payment or transfer on time or in the correct amount according to our agreement with you, we will only be liable to complete such transaction. Under no circumstances will the bank be liable for any damages that you may suffer, including consequential damages, due to our failure to complete a transaction. Specifically the bank will not be liable to any extent whatsoever if:

- Through no fault of the bank, you do not have sufficient funds in the account to complete the requested transaction, or if the account has been closed or is not in good standing, or if a payment is reversed due to insufficient funds.
- Any payment or transfer would go over the credit limit for any account
- Your equipment or ours was not working properly, and the breakdown should have been apparent to you when you attempted the transaction.
- You have not given the bank complete, correct or current account information so that the transaction may be completed
- You do not properly follow our instructions, or if you provide the bank with inaccurate information, or if you fail to correct or tell us about the inaccuracy when you became aware of it.
- You did not instruct the bank soon enough for your payment or transfer to be completed by the due date.
- The funds in the account from which the payment or transfer is to be made are subject to legal process or other claim
- Circumstances or persons beyond our control prevent, delay, intercept or alter the transaction despite reasonable security precautions taken by the bank.

Business Days

Bank PBT Online is generally available 24 hours a day, 7 days a week. Transactions are processed everyday except Saturday, Sunday, or federal banking holidays.

Internet Transaction Cutoff Times

Internet transaction cutoff times will differ from in-bank transaction cutoff times. Internet transactions will be processed on the current business day if they are completed prior to 6:00 PM Central Standard Time. After 6:00 PM they may be processed on the next business day, as defined in the previous section.

Statements

Your Bank PBT Online transactions will be shown on your periodic account statements. If you believe there are any errors or unauthorized transactions appearing on any of your statements, please contact Peoples Bank & Trust immediately at 888.728.1954.

You may receive this statement by mail or electronically via the internet. You agree to notify us promptly if you discover an error on your statement. If you would like to receive electronic delivery of your statement, please sign up through the Profile tab on your retail online banking. You must have an email address tied to the account in order to enroll in e-statements. Your statement will not be delivered via e-mail, but a message telling you your statement is available to you will be sent. You may access the statement while in Bank PBT Online. You may then print it, store it electronically on disk or hard drive, or delete it. It is up to you. We will still maintain bank records as usual.

Your Liability

You are liable for all transactions that you or anyone you authorize make, even if the person you authorize exceeds their authority as defined by you. You are also liable for any charges or fees associated with the account, product, transaction or service. You agree not to share or disclose your password with others.

Unauthorized Transactions or Loss or Theft of your Bank PBT Online Password

If you believe that your password has been lost, stolen or used without your authorization, please contact the bank immediately at 888.728.1954.

Or write the bank at:
Peoples Bank & Trust
200 S. Locust St.
PO Box 350
Pana, IL 62557

If you think that your statement or receipt is wrong, or if you need more information about a transaction listed on the statement, you must contact the bank no later than 60 days after the bank sent you the first statement on which the problem or error appeared.

Please report the following information:

- Your name and account number
- Describe the error or transaction you are unsure about
- The dollar amount of the suspected error

If you report the error orally, we may require you to send us the complaint or question in writing within 10 business days.

Peoples Bank & Trust will communicate the results of its investigation into your complaint within 10 business days of receipt of said complaint. If the bank needs more time to complete its investigation, it may take up to an additional 45 days. The bank will re-credit your account within 10 business days from the date it received your complaint in writing, so that you will have use of the funds during the bank 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.

If the bank determines that there was no error on your account, you will be sent a written explanation within 3 business days of the completion of the investigation. You may request copies of the documents the bank used in its investigation.

Consumers using an account for personal, family, or household purposes have some protection from loss caused by unauthorized access. An "unauthorized electronic funds transfer" is defined as an electronic transfer of funds from a consumer's account initiated by someone other than the consumer who does not have actual transfer authority on the account and from which the consumer receives no benefit. The term does not refer to an electronic fund transfer that was initiated by a person who was furnished with the access device to the account by the consumer, unless the consumer has notified the bank that transfers by that person are no longer authorized by the person.

If your Bank PBT Online password has been lost or stolen and you tell us of that loss within 2 business days after you learn of the loss, you are liable for no more than \$50.00 if someone uses your internet banking password to access your account without your permission. If you do not tell us of the loss of your internet banking information within 2 business days of discovering the loss, you could be liable for as much as \$500.00.

If your statement shows withdrawals, transfers or purchases that you did not make or authorize, please notify Peoples Bank & Trust at once. If you do not notify the bank within 60 days of receiving your account statement, you may not get back any money lost after the 60 day period. If extenuating circumstances keep you from reporting suspected errors to the bank, these periods may be extended.

Miscellaneous Provisions

- The bank reserves the right to terminate this agreement and your access to the Bank PBT Online at any time.
- Peoples Bank & Trust may assign or delegate certain of its responsibilities under this agreement to other third parties.
- You agree to take precaution to protect your password to help prevent unauthorized access to your accounts

ELECTRONIC FUNDS DISCLOSURE

Peoples Bank & Trust
Pana Facility
200 S. Locust Street
PO Box 350
Pana, IL 62557

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

Commercial Cash Management and ACH Services

Requires Premium Plus Business Checking

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Advance funds from credit line.
- * Request withdrawal from savings account.
- * Request withdrawal from credit line.
- * Online bill payment.
- * ACH origination.

Fees and Charges for Online Service:

- * Online Banking Inactivity fee after 90 days will be \$2.52
- * Online Bill Pay Inactivity fee after 90 days will be \$6.92

PB&T Mobile Deposit

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Make payments from your checking account to any third party.
- * Make deposits to your checking or savings accounts by capturing an electronic image of the item with the capture devices (such as a camera on your mobile or tablet device) and submitting the images to us. A limit of \$1,500.00 daily will be imposed on the amount of the check and/or a daily deposit. Deposits received by 6PM Central Standard Time will be processed on the same business day.
- * Receive deposit and loan account information.
- * Send money from your checking account with us to a third party's checking account using their name and email address or mobile phone number. Limits may be imposed on the number of transaction and/or the amount of money you can send or receive through this feature. See the Limitations on Frequency and Amount.

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.

Limitations on Frequency and Amount:

- * A daily limit of \$1,500.00 will be imposed on the amount of the check and/or a deposit.
- * A daily limit of \$1,500.00 will be imposed on the number of transactions and/or the amount of money you can send or receive through this feature.

Fees and Charges for Online Service:

- * The bank will charge a fee of \$0.98 for each item deposited through mobile deposit.

Online and Mobile Banking

Types of Transactions: You may access certain account(s) you maintain with us by computer or mobile device, using your username and password, through the online and mobile banking service. You may use the online and mobile banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Advance funds from credit line.
- * Request withdrawal from savings account.
- * Request withdrawal from credit line.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Remote deposit capture.
- * ATM branch locator.
- * Allow export of transaction history to personal finance manager.

Limitations on Frequency and Amount:

- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Online and Mobile Banking Service.

Fees and Charges for Online and Mobile Service:

- * Online Banking Inactivity fee after 90 days will be \$2.52
- * Online Bill Pay Inactivity fee after 90 days will be \$6.92

ACH Direct Deposit

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from your employer or other financial institutions to your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.
- * We will charge \$26.88 per Stop Payment for each stop-payment order for preauthorized transfers.

Preauthorized Debit

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- * Pay certain recurring bills from your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.
- * We will charge \$26.88 per Stop Payment for each stop-payment order for preauthorized transfers.

Debit Card

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Withdraw cash from your checking account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.

* For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.

* You may purchase up to a maximum of \$1000.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

* There is no charge for ATM withdrawals at machines owned by us.

* ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM Network is \$1.75 per transfer.

* There is a Replacement Card Fee of \$12.28 per card.

* Rush Order for New or Replacement Debit Card is \$69.88.

* Debit Card Transaction International Currency Conversion When you use your debit card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency conversion rate used to determine that transaction amount in U.S. dollars is either: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the central processing date, which is a rate that may vary from the rate VISA itself receives plus or minus any adjustment determined by the issuer; or (b) the government-mandated rate in effect for the central processing date plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree to pay charges and accept credits, if any, for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA rules.

ATM 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).

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

Liability for Unauthorized VISA Debit Card Transactions. The following limitations may be applicable to your accounts, except as provided by law: The zero liability limit described below only applies to debit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions processed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial debit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA or Plus networks. Tell us **AT ONCE** if you believe your VISA debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA debit card. Your liability for unauthorized VISA debit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars (\$0.00). However, to the extent allowed under applicable law (see for example the **Liability for Unauthorized Transfers** paragraph below) we may hold you liable for the entire amount of an unauthorized transaction if we find, based on substantial evidence, that you have been negligent or fraudulent in the handling of your deposit account or VISA debit card. For VISA Business Cards: An "unauthorized transaction" does not include any transaction allegedly conducted by (a) a business co-owner, (b) the cardholder or person authorized by the cardholder, or (c) any other person with an interest in or authority to transact business on the account. To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your

lost or stolen VISA Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by VISA. VISA is a registered trademark of Visa in the United States and other countries.

In addition to the limitations set forth above, the following limitations may be applicable to your accounts:

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, or online and/or mobile banking PIN 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 two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (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. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (888) 728-1954, or write us at Peoples Bank & Trust, 200 S Locust, Pana, IL 62568. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Stop Payments on ATM, POS, or Debit Card Transactions. You may not place a stop payment order on any ATM, POS, or debit card transaction.

Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (888) 728-1954 to find out whether or not the deposit has been made.

Our 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:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the ATM where you are making the transfer does not have enough cash.
- * If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- * If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

In Case of Errors or Questions About Your Electronic Transfers. Telephone us at **(888) 728-1954**, or write us at **Peoples Bank & Trust, 200 S Locust, Pana, IL 62568** 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

* Tell us your name and account number (if any).

* Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

* Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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.

If a notice of error involves unauthorized use of your point of sale debit card with the VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within five (5) business days after you notify us instead of within ten (10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

If you believe your card and/or code has been lost or stolen, call us at (888) 728-1954 or write us at Peoples Bank & Trust, 200 S. Locust, P.O. Box 350, Pana, IL 62557.

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

* To complete transfers as necessary;

* To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or

* To comply with government agency or court orders; or

* If you give us your written permission.

Personal Identification Number (PIN). The ATM PIN or POS PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN or POS PIN available to anyone not authorized to sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

Enforcement. In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

Termination of ATM and POS Services. You agree that we may terminate this Agreement and your use of the ATM Card or POS services, if:

* You or any authorized user of your ATM PIN or POS card or PIN breach this or any other agreement with us;

* We have reason to believe that there has been an unauthorized use of your ATM PIN or POS card or PIN;

* We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written

notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Preauthorized Electronic Fund Transfers.

Stop Payment Rights. If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, in time for us to receive your request three (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 fourteen (14) days after you call. We will charge you \$ 26.88 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, ten (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 Transfers. If you order us to stop one of these payments three (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.

Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

ATM SAFETY TIPS

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- * Be aware of your surroundings, particularly at night.
- * Consider having someone accompany you when the automated teller machine is used after dark.
- * It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- * Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your locked car or home.
- * Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- * Go to the nearest public area where people are located if you are followed after making a transaction.
- * Report all crimes to the operator of the ATM or to law enforcement officials immediately.