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OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account Holder:

Financial Institution: Peoples Bank & Trust
200 S Locust
PO Box 350
Pana, IL 62557

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as automatic funds transfers and overdraft lines of credit which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

► What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

► What fees will I be charged if Peoples Bank & Trust pays my overdraft?

Under our standard overdraft practices:

Fees for Bounce Protection, Overdraft Items, and Overdraft Daily Fees apply to overdrafts created by check, in-person, ATM withdrawal or other electronic means and service charges. Bounce Protection, Overdraft Items, and Returned Items Fees are \$34.47 per debit item. Online Bill Pay NSF Item Fees are an additional \$34.47. Overdraft Daily Fees are \$7.94 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive. Fees for Bounce Protection, Overdraft Items, and Returned Items will not exceed \$243.39 per business day per account. No fee will be charged for Bounce Protection, Overdraft Items, and Returned Items which result in an overdraft balance greater than negative \$2.00. These limits do not apply to Overdraft Daily Fees.

► What if I want Peoples Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (888) 728-1954, visit www.bankpbt.com, or complete the form below and present it at a branch, or mail it to: Peoples Bank & Trust, 200 S Locust, Pana, IL, 62557

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- I do not want Peoples Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Peoples Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Right to Revoke Consent

If you have given your consent to have Peoples Bank & Trust authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying Peoples Bank & Trust as follows:

Send written request to revoke consent to Peoples Bank & Trust, P.O. Box 350, Pana, IL 62557

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)