

PEOPLES BANK & TRUST HMDA Disclosure Statement

The HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at www.consumerfinance.gov/hmda.

Additional information:

Altamont 511 S. Main Street Altamont, IL 62411

Arcola 127 S. Oak Street Arcola, IL 61910

Arthur 201 S. Vine Street Arthur, IL 61911

Charleston 1810 Lincoln Avenue Charleston, IL 61920

Morrisonville 409 Carlin Street Morrisonville, IL 62546

Palmyra 142 W. State Street Palmyra, IL 62674

Pana 200 S. Locust Street Pana, IL 62557

Springfield 2840 Mansion Road Springfield, IL 62711

Taylorville 1221 Springfield Road Taylorville, IL 62568

Tower Hill 209 State Highway 16 Tower Hill, IL 62571

Tuscola 504 S. Main Street Tuscola, IL 61953

Waverly 197 W. State Street Waverly, IL 62692

White Hall 102 S. Main Street White Hall, IL 62092 For banks regulated by the FDIC, the content of the CRA File's HMDA notice is governed by §345.43(b)(2) which says Banks required to report Home Mortgage Disclosure Act (HMDA) data. A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda. In addition, a bank that elected to have the FDIC consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site. The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).

Phone: (888) 728-1954 • Fax: (888) 638-5845