

PEOPLES BANK & TRUST
CRA Loan and Deposit Addendum

List any Material Differences in Product Availability between Locations:

All loan and deposit products are offered at each of our branch locations except for the Tower Hill, Palmyra and Pana Drive-Up Center. These locations are limited service drive up banking facilities and are not staffed to open deposit accounts or take loan applications.

The Morrisonville branch is a limited facility. Loan and deposit products are available and offered from 9am to 3pm Monday-Friday but not available on Saturdays.

List any Material Differences in services or the cost of services between those locations:

None