



CONSUMER & BUSINESS
ACCOUNT INFORMATION AND BETTER BANKING GUIDE
(For Peoples Security Bank and Trust Company Customers)



FNCB Bank®

DEAR VALUED CLIENT:

COMING SOON: Better banking. Together. An exciting milestone in the journey of Peoples Security Bank and Trust Company (PSBT) is almost here. During the weekend of October 12-14, 2024, FNCB Bank branches will become part of the PSBT family. When our transition process is complete, our combined footprint will offer 39 locations with access to over 55,000 ATMs worldwide for your convenience.

By combining our strengths, resources, expertise, and people, we are positioned to serve our entire community with greater access to products and services with an eye on efficiency, convenience, and innovation.

With this in mind, we will be making exciting changes and improvements to the PSBT product lineup in January 2025. To ensure you stay informed throughout this transition, we will be sharing more information regarding these changes regularly from now through December.

This **Better Banking Guide** is designed to provide a comprehensive resource on the enhanced products, services, and digital capabilities that will be available to you as a valued customer of Peoples Security Bank and Trust Company. We are committed to providing you with the best possible banking experience, and these changes and improvements reflect our commitment.

Please take time to review this guide at your convenience, including the timeline, upcoming changes to products, additional services, and the “Frequently Asked Questions” section. Should you have any additional questions, please don’t hesitate to reach out.

If you would like to take advantage of one of our new accounts prior to January, we are happy to assist. Contact your banker, visit us at any one of our 39 locations or call us at 1.888.868.3858.

Thank you for your continued trust and loyalty as we enter this new chapter together. We look forward to serving our customers under the Peoples Security Bank and Trust Company brand, delivering the exceptional service and value you deserve.

Sincerely,

Craig Best
Chief Executive Officer

Jerry Champi
President

Tom Tulaney
Chief Operating Officer



Jerry Champi

Craig Best

Tom Tulaney

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BETTER BANKING IN THE COMMUNITY

PEOPLES SECURITY BANK AND TRUST'S COMMITMENT TO THE COMMUNITY

Peoples Security Bank and Trust Company (PSBT) has a long-standing tradition of commitment to the communities where we live and work. In 2023, PSBT and FNCB Bank contributed nearly **\$2.5 million** to support various charities, scholarship organizations and nonprofits in our community. We are dedicated to the growth and development of the communities we serve, ensuring that every individual has access to essential financial services and support.

Supporting local businesses and organizations, especially in underserved areas, is a cornerstone of our Bank. Through a range of lending programs, community initiatives, and personalized banking solutions, our local businesses, residents and communities have the support they need to succeed. Additionally, our contributions to local nonprofits and charitable foundations help provide vital resources that positively impact our community.

Our bank takes great pride in the active involvement of our employees in volunteering for local events, food drives, and other community projects. Our hands-on approach strengthens our connections within the community and underscores our dedication to making a meaningful difference and offering ***better banking in the community and better banking for all.***



PSBT IS COMMITTED TO THE COMMUNITIES WHERE WE LIVE AND WORK.

MERGER TIMELINE

Please familiarize yourself with the key dates and important information outlined below.

SEPTEMBER 1, 2024

BETTER BANKING GUIDE

Important information regarding your account, products and services are included in this guide.

OCTOBER 12-14, 2024

SYSTEM TRANSITION

The system transition for the former FNCB Bank customers will occur **OCTOBER 12-14, 2024**. There will be no disruption to current Peoples Security Bank and Trust Company customers.

OCTOBER 15, 2024

TRANSITION COMPLETE

Our combined network now includes 39 branch locations and access to over 55,000 ATMs worldwide.

- ✓ Visit us at any one of our 39 locations (*see page 40*).
- ✓ Connect with us at **1.888.868.3858** or visit us at **psbt.com**

The following disclosures will apply to your accounts as indicated:

- ✓ Fee Schedule (*Pages 24-25*).
- ✓ Electronic Fund Transfer Disclosure (*Pages 26-31*).
- ✓ Funds Availability Disclosure (*Pages 32-33*).
- ✓ Overdraft Privilege Disclosure (*Pages 34-36*).
- ✓ Privacy Notice (*Pages 37-38*).

OCTOBER - DECEMBER 2024

ONGOING COMMUNICATION

For your convenience, our Bank will provide ongoing communication and other important information through email, online banking, in-branch and online at **psbt.com**.

JANUARY 13, 2025

The account transition process will occur **JANUARY 13, 2025**. Your existing PSBT accounts will be automatically transitioned into the new product as outlined in the chart on pages 4-7 on **JANUARY 13, 2025 at 8AM**. If you would like to convert your accounts sooner, we are happy to assist. Please contact your banker or visit us at any one of our 39 locations or connect with us at **1.888.868.3858**.

BETTER BANKING PRODUCT GUIDE

As part of the account transition process, disclosures and fees will change effective **TUESDAY, OCTOBER 15, 2024**, and account names and features will change as of **MONDAY, JANUARY 13, 2025**. For information about your new account, please review the information below as well as the specific account features on pages 8-13 in this packet and fee information beginning on page 24. We have made exciting changes and improvements to provide **better banking for you**. If you have any questions about your new account, please connect with us at **1.888.868.3858**.

Personal Checking Accounts			
Current Account Name*	New Account Name	Account Changes	Page
Freedom Checking	Everyday Checking	Account has a minimum balance to avoid a service charge (waived with recurring direct deposit).	8
60+ Checking	55+ Checking	Account has a minimum balance to avoid a service charge (waived with recurring direct deposit).	8-9
Peoples Package Checking	Interest Checking	Account has a minimum balance to avoid a service charge (waived with recurring direct deposit) and the combined account balance feature to avoid a service charge has been eliminated. Tiers used to determine interest rates have been eliminated.	9
Special Checking	Everyday Checking	The minimum balance to avoid a service charge has increased. The service charge amount for account below the minimum balance has increased (waived with recurring direct deposit). The per item withdrawal charge will no longer apply.	8
Student Checking (<22 Yrs)	Student Checking	No changes.	9
Student Checking (>22 Yrs)	Everyday Checking	Account has a minimum balance to avoid a service charge (waived with recurring direct deposit).	8
Minimum Balance	Everyday Checking	The minimum balance to avoid a service charge and the service charge has been reduced (waived with recurring direct deposit).	8
HI Rewards	Interest Checking	Account has a minimum balance to avoid a service charge (waived with recurring direct deposit). The debit cards rewards feature has been eliminated.	9
Regular NOW	Interest Checking	The minimum balance to avoid a service charge has been reduced. The service charge amount for account below the minimum balance requirement has been reduced (waived with recurring direct deposit). Tiers used to determine interest rates have been eliminated.	9
Super NOW	Interest Checking	The minimum balance to avoid a service charge has been reduced. The service charge amount for account below the minimum balance requirement has been reduced (waived with recurring direct deposit). Tiers used to determine interest rates have been eliminated.	9
Empower Checking	Empower Checking	No changes.	9

*Refer to your current statement for account name. Please contact us for current rates and annual percentage yields (APYs) at 1.888.868.3858 or visit psbt.com.

BETTER BANKING PRODUCT GUIDE

Personal Money Market Accounts			
Current Account Name*	New Account Name	Account Changes	Page
Money Market	Personal Money Market	Minimum balance to earn interest has increased. A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed.	10
Consumer MMDA 2500	Personal Money Market	A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed.	10
Promo Consumer MMA	Personal Money Market	Minimum balance to earn interest has increased. A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed.	10
Consumer Money Market LV	Personal Money Market	The minimum balance to avoid a service charge has been reduced. A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed.	10

Personal Savings Accounts			
Current Account Name*	New Account Name	Account Changes	Page
Statement Savings Account	Everyday Saver	Tiers used to determine interest rates have changed.	9
Minor Savings Account	Student Saver	Account has a minimum balance to avoid a service charge.	9-10
Statement Savers Club	Anytime Savers Club	There is no longer a minimum balance requirement. Account now allows unlimited in-branch deposits.	10
Centennial Package	Everyday Saver	The minimum balance to avoid a service charge has been reduced. Tiers used to determine the interest rates have changed. Interest compounding and crediting has changed.	9
Statement Savings (PB)	Everyday Saver	Account now has a minimum balance to avoid a service charge. Tiers will be used to determine interest rates.	9

*Refer to your current statement for account name. Please contact us for current rates and annual percentage yields (APYs) at 1.888.868.3858 or visit psbt.com.

BETTER BANKING PRODUCT GUIDE

Business Checking Accounts			
Current Account Name*	New Account Name	Account Changes	Page
Small Business Checking	Small Business Checking	Account has a minimum balance to avoid a service charge. The number of free transactions on this account has been reduced.	11
Remote Deposit Capture	Small Business Checking	The minimum balance to avoid a service charge is reduced. The service charge amount for accounts below the minimum balance requirement is reduced. The account now has a per transaction fee when the required number of free transactions have been exceeded.	11
Premium Business Checking	Business Interest Checking	Account has a minimum balance to avoid a service charge. The account now has a per transaction fee when the required number of free transactions have been exceeded. The daily balance requirement on which interest is earned has been reduced.	11
Business Interest Checking	Business Interest Checking	The minimum balance to avoid a service charge has been reduced. The service charge when not meeting the minimum balance requirement has increased. The per item fee has increased.	11
Non-Profit Checking	Non-Profit Checking	This account now earns interest. There is no longer a fee for paper statements.	12
IOLTA/IOLA Checking	IOLTA/IOLA Checking	There is no longer a fee for paper statements.	12
Non Personal NOW	Business Interest Checking	The account now has a per transaction fee when the required number of free transactions have been exceeded. There is now a minimum balance requirement to avoid a service charge.	11
Sole Proprietor NOW	Business Interest Checking	The account now has a per transaction fee when the required number of free transactions have been exceeded.	11
Business Account	Business Checking	The service charge when not meeting the minimum balance requirement has been reduced. The account now has a per transaction fee when the required number of free transactions have been exceeded.	11
Commercial Account	Commercial Checking	Per item charges are offset by an earnings credit. There is now a monthly service charge and a fee for Bill Pay.	11

*Refer to your current statement for account name. Please contact us for current rates and annual percentage yields (APYs) at 1.888.868.3858 or visit psbt.com.

BETTER BANKING PRODUCT GUIDE

Business Money Markets			
Current Account Name*	New Account Name	Account Changes	Page
Non Personal Money Market	Business Money Market	A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed. The service charge amount for accounts below the minimum balance requirement has increased.	13
Lehigh Valley Business Business Money Market, LV	Business Money Market	A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed. The service charge amount for accounts below the minimum balance requirement has increased. The minimum balance to avoid a service charge has been reduced.	13
Business MMDA 2500	Business Money Market	A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed. The service charge amount for accounts below the minimum balance requirement has increased.	13
Promo Business MMA	Business Money Market	A per transaction fee applies when the maximum number of withdrawals is exceeded. Tiers used to determine interest rates have changed. The service charge amount for accounts below the minimum balance requirement has increased.	13

Municipal Accounts			
Current Account Name*	New Account Name	Account Changes	Page
Municipal/County Account	Public Funds Non-Interest	No changes.	13
Municipal NOW	Public Funds	There is no longer a minimum balance requirement for this account. Tiers used to determine interest rates have changed.	13
Public School Package PSP NOW Account	Public Funds	There is no longer a minimum balance requirement for this account. Tiers used to determine interest rates have changed.	13
Super Municipal/County Account	Public Funds	There is no longer a minimum balance requirement for this account. Tiers used to determine interest rates have changed.	13
Municipal Account	Public Funds Non-Interest	No changes.	13

*Refer to your current statement for account name. Please contact us for current rates and annual percentage yields (APYs) at 1.888.868.3858 or visit psbt.com.

ACCOUNT SUMMARIES

With our commitment to personalized service, we're dedicated to meeting and exceeding your evolving financial needs. In the following section, discover our latest banking products designed specifically for you, to enhance your personal or business financial journey.

PERSONAL BANKING PRODUCTS

PSBT personal checking and savings accounts include:

- ✓ FREE MasterCard® Debit Card with enhanced benefits.
- ✓ Over 55,000 surcharge-free ATMs on the Allpoint® network worldwide.
- ✓ FREE Bill Pay.
- ✓ FREE person-to-person payments with Zelle® (excludes Empower & Student Checking).
- ✓ FREE Online Banking.
- ✓ FREE Mobile Banking with Mobile Deposit.
- ✓ FREE online interbank fund transfers.
- ✓ FREE Credit Monitoring with Credit Score.
- ✓ Access to Quicken®.
- ✓ FREE electronic statements (\$2.00 paper statement fee unless otherwise indicated).

PERSONAL CHECKING

■ Everyday Checking

Everyday Checking is designed to meet your day-to-day banking needs with a hassle-free experience.

- \$25.00 minimum opening deposit.
- Unlimited withdrawals & deposits.
- \$5.00 monthly service charge if average daily balance* falls below \$100.00 (fee is waived with a recurring direct deposit).

■ MaxEarnings Checking

With MaxEarnings, you can earn a high-interest rate when you meet qualifications.

- Earn a premium rate on balances up to \$5,000.00 when you:
 - Have at least 15 debit card purchases of \$5.00 or more post and settle per statement cycle.
 - Enroll and receive online statements in place of paper statements.
 - Have at least one qualifying direct deposit.
- Tiered interest rates based on the following balance ranges:
 - Tier 1.....\$.01 to \$5,000.00
 - Tier 2.....\$5,000.01 and above
- \$25.00 minimum opening deposit.
- Unlimited withdrawals & deposits.
- \$5.00 monthly service charge if average daily balance* falls below \$100.00 (fee is waived with a recurring direct deposit).
- Accounts not meeting the qualifications and balances exceeding \$5,000.00, will earn the standard rate.
- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited monthly and is based on the daily balance** method.

■ 55+ Checking

A simple account for an active lifestyle. This account is tailored to those who are 55 or older.

- \$25.00 minimum opening deposit.
- FREE PSBT style checks.

- Unlimited withdrawals & deposits.
- \$5.00 service charge if average daily balance* falls below \$25.00 (fee is waived with a recurring direct deposit).

■ Student Checking

For students <22 years old.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Unlimited withdrawals & deposits.

■ Interest Checking

A basic account that pays interest.

- \$25.00 minimum opening deposit.
- Unlimited withdrawals & deposits.
- \$5.00 service charge if average daily balance* falls below \$1,000.00 (fee is waived with a recurring direct deposit).
- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited monthly and is based on the daily balance** method.

■ Empower Checking

A certified BankOn account, Peoples Empower Checking allows access to safe and affordable banking products for everyone.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Unlimited withdrawals & deposits.
- FREE paper statements.

PERSONAL SAVINGS

■ Everyday Saver

A convenient account that pays interest.

- \$25.00 minimum opening deposit.
- Tiered interest rates are based on the following balance ranges:
 - Tier 1.....\$.01 to \$49,999.99
 - Tier 2.....\$50,000.00 to \$99,999.99
 - Tier 3.....\$100,000.00 and above
- Unlimited withdrawals & deposits.
- \$5.00 service charge if average daily balance* falls below \$100.00.
- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited quarterly and is based on the daily balance** method.

■ MaxEarnings Saver

Earn a higher interest rate when you link to a MaxEarnings Checking account and set up direct deposit. A perfect way to watch your balance grow.

- \$25.00 minimum opening deposit.
- Tiered interest rates are based on the following balance ranges:
 - Tier 1.....\$.01 to \$24,999.99
 - Tier 2.....\$25,000.00 and above
- Unlimited withdrawals & deposits.
- \$5.00 service charge if average daily balance* falls below \$25.00.
- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited quarterly and is based on the daily balance** method.
- Paper statements available for a \$2.00 fee.

■ Student Saver

Teach your children the value of saving at an early age. Available to students <22 years.

- \$25.00 minimum opening deposit.
- Unlimited withdrawals & deposits.
- \$5.00 service charge if average daily balance* falls below \$25.00.

- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited quarterly and is based on the daily balance** method.
- Paper statements available for a \$2.00 fee.

■ Online Savings

Unlock the full potential of your savings with this high-yield savings account available only online.

- \$25.00 minimum opening deposit.
- \$5.00 service charge if average daily balance* falls below \$100.00.
- \$15.00 service charge for any in-branch withdrawal.
- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited quarterly and is based on the daily balance** method.

■ Anytime Savers Club

Save for your holiday purchases, vacation, or ANYTHING in advance. With an Anytime Savers Club, you have the freedom to use funds when it's convenient for you!

- NO minimum balance.
- \$10.00 minimum opening deposit.
- One FREE withdrawal per year.
 - \$15.00 service charge for each additional withdrawal.
- Variable interest rates may change at any time at the bank's discretion; no minimum balance to earn interest.
- Interest is compounded and credited quarterly and is based on the daily balance** method.

PERSONAL MONEY MARKETS

■ Personal Money Market

This interest-bearing money market account pays competitive interest rates.

- \$2,500.00 minimum opening deposit.
- \$5.00 fee for each withdrawal exceeding 10 withdrawals per statement cycle.
- \$8.00 service charge if average daily balance* falls below \$2,500.00.
- Tiered interest rates based on the following balance ranges:
 - Tier 1.....\$2,500.00 to \$99,999.99
 - Tier 2.....\$100,000.00 to \$249,999.99
 - Tier 3.....\$250,000.00 to \$999,999.99
 - Tier 4.....\$1,000,000.00 to \$4,999,999.99
 - Tier 5.....\$5,000,000.00 and above
- Variable interest rates may change at any time at the bank's discretion; \$2,500.00 minimum balance to earn interest.
- Interest is compounded and credited monthly and is based on the daily balance** method.

■ Relationship Money Market

This tiered interest-bearing money market account allows you to earn higher rates for higher balances when you have an active PSBT personal Checking Account with one recurring qualifying direct deposit, debit card and online banking.

- \$2,500.00 minimum opening deposit.
- \$5.00 fee for each withdrawal exceeding 10 withdrawals per statement cycle.
- \$8.00 service charge if average daily balance* falls below \$2,500.00.
- Tiered interest rates are based on the aggregated balances of the relationship using the following balance ranges:
 - Tier 1.....\$2,500.00 to \$99,999.99
 - Tier 2.....\$100,000.00 to \$249,999.99
 - Tier 3.....\$250,000.00 to \$999,999.99
 - Tier 4.....\$1,000,000.00 to \$4,999,999.99
 - Tier 5.....\$5,000,000.00 and above
- Variable interest rates may change at any time at the bank's discretion; \$2,500.00 minimum balance to earn interest.
- Interest is compounded and credited monthly and is based on the daily balance** method.

**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.*

*** Daily balance method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit noncash items (for example, checks).*

Please refer to the Fee Schedule on page 24 for additional fees that may be associated with your account.

Please contact us for current rates and annual percentage yields (APYs) at 1.888.868.3858 or visit psbt.com.

BUSINESS BANKING PRODUCTS

PSBT business checking and savings accounts include:

- ✓ FREE Debit Card.
- ✓ Over 55,000 surcharge-free ATMs on the Allpoint® network worldwide.
- ✓ FREE Bill Pay (excludes Commercial Checking).
- ✓ FREE Online Banking.
- ✓ FREE Mobile Banking with Mobile Deposit.
- ✓ FREE online interbank fund transfers.
- ✓ Access to QuickBooks®.
- ✓ FREE electronic statements (\$2.00 paper statement fee).

BUSINESS CHECKING

■ Small Business Checking

This checking account is a perfect fit for small and growing businesses.

- \$100.00 minimum opening deposit.
- 250 free transactions.
 - \$0.35 per item charge over 250.
- \$5.00 service charge if average daily balance* falls below \$100.00.

■ Business Checking

This is a basic checking account for your business needs. Designed for medium sized businesses.

- \$500.00 minimum opening deposit.
- 250 free transactions.
 - \$0.35 per item charge over 250.
- \$7.00 monthly service charge if the average daily balance* falls below \$500.00.

■ Business Interest Checking

This business checking account earns interest to help you grow your balances.

- \$1,000.00 minimum opening deposit.
- Tiered interest bearing.
- 250 free transactions.
 - \$0.35 per item charge over 250.
- \$8.00 monthly service charge if the average daily balance* falls below \$1,000.00.

■ Commercial Checking

This account is designed for large activity corporate customers. It provides an earnings credit that will help offset monthly service charges.

- NO minimum balance.
- \$25.00 minimum opening deposit.
- \$20.00 monthly service charge.
- \$15.00 service charge for Bill Pay and \$2.00 fee for paper statements.
- Items may be offset with the account's earnings credit paid as follows:
 - Checks deposited: \$0.18/item. Checks paid: \$0.23/item. Deposit tickets: \$0.60/item. ACH: \$0.18/item.

■ Micro Business MaxEarnings Checking

This business checking account earns interest to help grow your business. Designed for sole proprietors and partnerships.

- Earn a premium rate on balances up to \$5,000.00 when you:
 - Have at least 15 business debit card purchases of \$5.00 or more per statement cycle.
- \$25.00 minimum opening deposit.

- \$2.00 paper statement fee.
- 250 free transactions.
 - \$0.35 per item charge over 250.
- \$5.00 service charge if average daily balance* falls below \$100.00.
- Tiered interest rates.

■ IOLTA/IOLA

Our Interest on Lawyers Trust Accounts (IOLTA in Pennsylvania/IOLA in New York) pays interest on funds held in escrow.

- NO minimum balance.
- NO service charges.
- NO minimum opening deposit.
- Unlimited check writing.
- FREE paper statements.
- Tiered interest rates.

■ Non-Profit Checking

A checking account designed for the unique needs of non-profit organizations.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Interest bearing.
- Tiered interest rates.
- Unlimited check writing.
- FREE paper statements.

■ Estate & Trust Checking

This is a checking account that manages the money of an individual who has recently passed away.

- NO minimum balance.
- \$25.00 minimum opening deposit.
- 250 free transactions.
 - \$0.35 per item charge over 250.

■ Lease/Landlord Tenant Checking

Designed to be a master account for real estate investors to manage their security deposits, rents and expenses.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Unlimited check writing.

BUSINESS SAVINGS

■ Business Savings

A simple savings account designed for small businesses.

- \$100.00 minimum opening deposit.
- Interest bearing.
- Tiered interest rates.
- Unlimited withdrawals & deposits.
- \$5.00 service charge if balance falls below \$100.00.

■ Tenant Security Savings

This savings option is designed to serve as an escrow account for security deposits.

- NO minimum balance.
- NO monthly service charges.
- NO minimum opening deposit.
- Interest bearing.
- Unlimited withdrawals & deposits.

BUSINESS MONEY MARKETS

■ Business Money Market

This interest-bearing money market account pays competitive interest rates and offers limited check-writing abilities.

- \$2,500.00 minimum opening deposit.
- Unlimited deposits.
- \$5.00 fee for each withdrawal exceeding 10 withdrawals per statement cycle.
- \$10.00 service charge if average daily balance* falls below \$2,500.00.
- Tiered interest rates.

■ Business Relationship Money Market

This tiered interest-bearing money market account allows you to earn higher rates for higher balances when you have an active PSBT business checking account with online banking and ACH activity.

- \$2,500.00 minimum opening deposit.
- Unlimited deposits.
- \$5.00 fee for each withdrawal exceeding 10 withdrawals per statement cycle.
- \$10.00 service charge if balance falls below \$2,500.00.
- Tiered interest rates.

MUNICIPAL ACCOUNTS

■ Public Funds Non-Interest

A checking account that is designed as an operating account for municipalities and school districts.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Unlimited transactions.
- FREE online interbank fund transfers.
- FREE electronic statements (\$2.00 paper statement fee).

■ Public Funds

A checking account that earns interest while providing unlimited transactions for municipalities and school districts.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Interest bearing.
- Tiered interest rates.
- Unlimited transactions.
- FREE online interbank fund transfers.
- FREE electronic statements (\$2.00 paper statement fee).

■ Public Funds Investment Money Market

The Public Funds Investment Money Market offers municipalities and school districts a secure way to earn a competitive interest rate.

- NO minimum balance.
- NO service charges.
- \$25.00 minimum opening deposit.
- Interest bearing.
- Tiered interest rates.
- Free online interbank fund transfers.
- FREE electronic statements (\$2.00 paper statement fee).

LOAN PRODUCTS

Our bank offers a wide range of commercial and consumer lending products specifically designed to meet your financing needs. Whether you aim to expand your business, purchase new equipment, or even realize your dream of owning a home, you can trust that our team of local lending professionals will provide the support and expertise you need to succeed.

Business Loans

Our local team can offer you flexible and simplified lending solutions that will give you more time to focus on your business while also providing you the funds you need to take that next step. We offer a wide selection of products to help you succeed including lines of credit, term loans, equipment loans & leases, commercial mortgages and construction loans.

Equipment Finance & Leasing

Through 1st Equipment Finance, we create solutions for your commercial equipment loan and leasing needs. Our experienced team of lenders are here to make sure you always have the equipment you need to keep your business operating and growing. We specialize in new and used commercial equipment, vendor and manufacturers equipment financing. Give us a call at 1-844-449-4448 to get started today.

Mortgage Loans

Purchasing or refinancing a house can be a daunting task, but it should be exciting. Our mortgage lending professionals can guide you through every step to help you make the best decision for you. Whether you're buying, building or refinancing a home, PSBT offers multiple solutions to best fit your needs.

Moreover, our diverse range of products are tailored to meet the needs of all residents in the communities we serve. Our Community Lending Program was specifically designed to assist low-to-moderate income borrowers, borrowers seeking financing in low-to-moderate income census tracts and borrowers seeking financing in majority minority census tracts.

Consumer Loans

Need to make home improvements, purchase a car or take a vacation? Consider a consumer loan from PSBT. We offer a variety of options including home equity loans, home equity lines of credit (HELOC), personal loans and auto loans.



To get started with any one of our lending options, visit psbt.com or call us at 1.888.868.3858 to chat with an experienced lender.

ADDITIONAL SERVICES

Allpoint® Surcharge-free ATMs

Allpoint® gives you the freedom to get your cash where you want, without ATM surcharge fees, at over 55,000 conveniently located ATMs, including Target, CVS Pharmacy, and Walgreens locations. As a PSBT customer, you have access to the Allpoint® Network with your debit card! For a complete list of locations, visit psbt.com or allpointnetwork.com.



Zelle®

Zelle® is a convenient way to send money using your mobile banking app or online banking account. Whether it's saving you a trip to the ATM or taking out the guesswork of divvying up the lunch tab, Zelle® is a fast, safe, and easy way to send and request money. Funds are sent directly to the recipient's account in a matter of minutes, and all you need is the recipient's email address or U.S. mobile phone number.



Digital Wallet

Digital Wallet allows you to enjoy a simple, touch-free experience with your debit card. Add your PSBT debit card to Apple Pay®, Google Pay™ or Samsung Pay today for a more convenient and secure way to pay.



Credit Monitoring Program

This credit monitoring program is available through our partner SavvyMoney®. It is a comprehensive Credit Score program that helps you stay on top of your credit. You get your latest credit score and credit report, an understanding of key factors that impact the score and can see the most up-to-date offers that can help reduce your interest costs or lower your monthly payments. SavvyMoney® is free for PSBT Online Banking users, and no credit card information is required to register.



CDARS® & ICS®

Peoples Security Bank and Trust Company offers CDARS® & ICS® for any eligible accounts that exceed the \$250,000 FDIC limit. These two programs would extend FDIC insurance for the full value of your deposits and allow you the peace of mind knowing that funds greater than \$250,000 can still be protected by FDIC insurance through a single bank relationship.



CDARS and ICS are registered service marks of IntraFi Network LLC.



CALL 1.888.868.3858 or contact your local branch to get started.

CASH MANAGEMENT, TREASURY & MERCHANT SERVICES

Our Cash Management, Treasury Services and Merchant Services solutions assist you and your business with managing deposits, investments, payroll solutions, fraud protection and payment acceptance.

Positive Pay

Take full control of checks and ACH debits to prevent fraudulent transactions before they post to your account.

- ✓ **Payee Positive Pay** — helps prevent check fraud and strengthens internal controls by comparing checks presented on your account against the checks you issued.
- ✓ **ACH Positive Pay** — helps prevent electronic debit fraud by establishing approved vendor lists for automatic payments and generating alerts for transactions that are not on the list.

Payment Solutions

Save time and money by paying vendors, processing payments and transferring funds with these payment solutions.

- ACH Payments
- Payroll/Direct Deposit ACH
- Wire Transfers
- Online Bill Pay
- Interbank Transfers

Collection & Deposit Services

Easily accept and receive payments. Enjoy the ease of collecting rent, membership dues, payments and more from the convenience of your home or office or on the go with our mobile app.

- ACH Collections
- Remote Deposit Capture (desktop)
- Mobile Deposit Capture
- Merchant Services
- LockBox
- Auto Books

Cash Flow Optimization

Integrate sweeps into your business. Maximize cash flow by providing funds to various accounts as they are needed and investing excess cash daily.

- Investment Sweeps
- Line of Credit Sweeps
- Zero Balance & Target Balance Accounts

Vault Services

Working in conjunction with our armored courier service, vault services can allow you to handle cash more securely and increase your cash flow. Deposit cash without leaving your business.

- Receive daily credit for cash deposits without ever having to go to the bank.
- Your currency and coins needs can be fulfilled easily through phone or standing order deliveries.

Merchant Services

We offer a full suite of Merchant Card Processing solutions in partnership with Elavon—an industry leader for 25 years in payment acceptance. Elavon offers the latest in payment processing technology. Whether you accept payments online, in person, in-app or over the phone, we've got you covered with simple solutions and integrated options.

PCard

The Peoples Security Bank and Trust Company Visa® Business Purchasing Card (PCard) offers additional functionality and reporting to effectively manage your business payables and earn a cash rebate. Current FNCB Bank PCard cardholders will receive a new PSBT PCard with no interruption of service or change in terms & conditions of the current card.



CALL 1.888.868.3858 or email cashmgtsales@psbt.com for more information.

ONLINE BANKING

Online Banking

If you currently have access to PSBT online banking, there will be no change to your service. If you are not currently enrolled, you can easily self-enroll today using our Mobile App or by visiting psbt.com, then clicking on “Enroll Now.” Simply complete and submit the Online Banking application, and then wait to receive further instructions to log in to PSBT’s Online Banking.

Mobile Banking

PSBT Mobile is a convenient way to manage your finances anywhere, anytime without having to visit a branch or ATM. It’s FREE, easy to use, and available on any device. Mobile Banking can be accessed by downloading our app.

Mobile Deposit

Deposit checks anytime, anywhere from your mobile device with Mobile Deposit. All you do is take a picture of the front and back of the check, and we take it from there.

Download the PSBT Mobile App

To download the PSBT Mobile Banking App:

1. Go to Apple’s App Store (iOS) or Google Play (Android) and search for PSBT Mobile.
2. Download the PSBT Mobile Banking App on your mobile device and log in using your PSBT Online Banking username and password.



Online Bill Pay

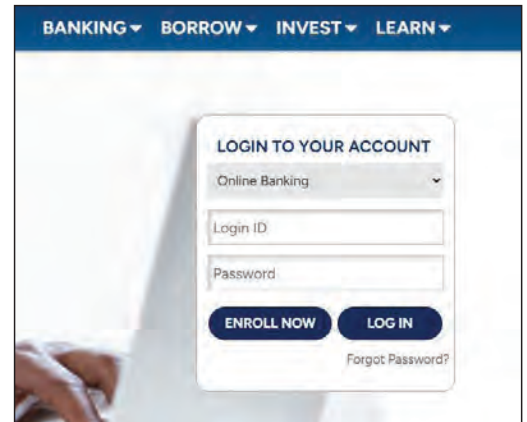
Pay your bills through PSBT Mobile. It’s convenient, safe, easy to access, and reduces paper waste. Set up one-time or recurring payments to save on writing checks and postage costs.

Setting Up Bill Pay

Customers can opt to sign up for Bill Pay at any time by logging in to Online Banking and clicking on “Pay Bills.”

Online Electronic Statements

Online Statements offer the fastest delivery option available and they help reduce the occurrence of fraud and identity theft when compared to paper (mailed) statements. If you haven't already, you can sign up for Online Statements by logging in to Online Banking at psbt.com and clicking on “Settings” then "Statement Delivery." Simply select your statement preferences by account then read and accept the Online Statement Disclosure and you will begin receiving your statements online (beginning with the next scheduled statement drop). If you choose not to enroll in online statements, there may be a \$2.00 paper statement fee. Please refer to account summaries (pages 8-13) for details.



DEBIT CARDS

DEBIT CARDS

Gain instant access to your accounts wherever you go. With a PSBT debit card, you can make purchases anywhere Mastercard is accepted, set up automatic payments, shop online, and much more! If you don't already have a PSBT debit card, stop into any PSBT branch location and have one instantly issued while you wait.



Debit Card Limits: \$550 per day ATM; \$2,000 - Point of Sale (Consumer) per day, \$3,500 - Point of Sale (Business) per day.

Transactions per day: 25 Point of Sale and/or ATM.



Lost or Stolen Debit Cards:

You should notify us *immediately* if your card becomes lost or stolen.

Monday-Friday, 7:00 AM - 7:00 PM

Peoples Security Bank and Trust Company Debit Card Department
1.888.868.3858

After Hours, Weekends and Holidays

To report your debit card as lost or stolen, please call:
1.888.297.3416



PSBT IS COMMITTED TO MEETING YOUR FINANCIAL NEEDS.



FREQUENTLY ASKED QUESTIONS

The questions and answers below will be effective TUESDAY, OCTOBER 15, 2024 for PSBT Customers.

■ Why did the two banks merge?

Peoples Security Bank and Trust Company (PSBT) and FNCB Bank (FNCB) are both highly respected institutions with rich histories and experienced bankers. The geographic footprints of both banks are well aligned, which will allow the combined Bank to deepen its presence in Northeastern Pennsylvania and beyond. The combined, larger bank will benefit our shareholders, customers, and the community with an enhanced suite of banking products, services, and technology.

■ What will the bank name be?

The combined bank will operate under the Peoples Security Bank and Trust Company name (PSBT).

■ When will the system integration take place?

The systems of both banks will merge on **MONDAY, OCTOBER 14, 2024**, moving accounts from FNCB Bank into Peoples Security Bank and Trust Company systems. Following this date, you will have the convenience of banking at the expanded Peoples Security Bank and Trust Company branch network. A complete listing of our combined offices is included in this guide. For branch hours, visit psbt.com/locations.

■ Is my branch closing?

To enhance our service to both personal and business clients efficiently and due to the proximity of certain locations, the decision has been made to consolidate the following offices:

- **FNCB Biden St Scranton** consolidating into **PSBT Central City Scranton**, 150 N Washington Ave, Scranton
- **FNCB Clarks Green** consolidating into **PSBT Abington**, 1100 Northern Blvd, S Abington Twp
- **FNCB Keyser** consolidating into **PSBT Green Ridge**, 1901 Sanderson Ave, Scranton
- **FNCB Kingston** consolidating into **PSBT Kingston**, 435 Wyoming Ave, Kingston
- **PSBT East Scranton** consolidating into **FNCB Dunmore**, 100 S Blakely St, Dunmore
- **PSBT Moscow** consolidating into **FNCB Daleville**, Routes 502 & 435, Covington Twp (*new construction coming in 2025!*)

All accounts currently maintained at the closing branch will be transferred automatically to the geographically compatible office. No action by you will be necessary.

■ Will I keep my same banker?

Bankers from both companies will be part of the combined team. Our relationship-based approach will continue to provide the same level of service you expect from us today.

■ What if I have a Safe Deposit Box?

If you currently have a safe deposit box at one of the locations closing, your box will be moved to another PSBT branch, or you will have the option to open a box at a new location. A separate communication has been sent detailing your options.

FAQs ACCOUNT ACCESS

■ What will happen to my account(s)?

Peoples Security Bank and Trust Company customers can now bank conveniently online or at any branch of Peoples Security Bank and Trust Company or the former FNCB Bank.

FREQUENTLY ASKED QUESTIONS

■ Did the routing number change?

No. The PSBT routing number will remain 031311807.

■ Is my account number changing?

No. Your account number will stay the same unless we notify you otherwise.

■ If I have deposits at both PSBT and FNCB, how will my FDIC Insurance be affected?

When two or more insured banks merge, deposits continue to be insured separately for six months after the merger. This grace period allows a depositor to restructure his or her accounts, if necessary. After six months, your former FNCB Bank deposits and Peoples Security Bank and Trust Company deposits will be combined to determine your appropriate level of FDIC deposit insurance coverage. CDARS® & ICS® are also available for any eligible accounts that exceed the \$250,000 FDIC limit. Ask a banker for details.

■ Will my account fees change?

Please see page 24 of this guide for any changes to fees.

■ Will my minimum balance requirements change?

Please see pages 8-13 of this guide for any changes to minimum balance requirements.

■ Will the merger affect my existing loan?

No, all terms and conditions of your loan (personal, home equity, home equity line of credit, mortgage and business) will remain in effect including payment amount, interest rate, and due date.

■ What does the bank do to protect my personal and account information?

Our Cyber and Information Security Programs are designed to keep our customers information protected. We use guidance from the National Institute of Standards & Technology (NIST) and the Federal Financial Institutions Examination Council (FFIEC). Our cyber defense strategy includes continuous monitoring, integrated risk assessment, identification of vulnerabilities and human risk factors, and employee awareness. We also utilize several national and global third-party advisors to ensure the appropriateness of our security posture and are audited and examined annually by various third parties and Banking Regulatory examiners.

FAQs DEBIT & ATM CARD

■ Can I continue to use my current debit card(s)?

Yes, you can continue to use your card without interruption.

■ Are there fee-free ATMs?

Yes. You may use your PSBT debit card at Peoples Security Bank and Trust Company branded ATMs or one of the 55,000 Worldwide ATMs that are part of the Allpoint Network. Visit psbt.com or allpointnetwork.com for a complete list of available ATMs.

■ What options will I have to manage my debit card online?

You will be able to manage your debit card using PSBT's MyCardRules™. Visit psbt.com for details.



FREQUENTLY ASKED QUESTIONS

FAQs ONLINE & MOBILE BANKING

■ What if I don't have Online Banking?

Consumers can enroll by visiting psbt.com then click 'Enroll Now' within the white login box on the home page or download the PSBT Mobile App. See page 17 of this guide for more detailed information. Business customers can contact their local branch to enroll in Online Banking.

■ Where can I get the PSBT Mobile App?

You can search for "PSBT Mobile" and download the App from the Apple App Store® or Google Play Store™. See page 17 of this guide for details.

■ Can I use Zelle®?

Yes. You will now be able to quickly send and receive money using Zelle®. See page 15 for more information on using Zelle®.

■ Can I access my account by phone?

Yes. Please call 1.888.868.3858 and select option 1 .

■ If I have questions about my account, who do I contact?

We will be happy to assist with any questions you may have. We are available by calling **1.888.868.3858**, via chat at psbt.com or in person at one of our branch locations.

STAY CONNECTED

We're excited to serve you and want to ensure that staying connected with us is as easy as possible. Whether you prefer traditional methods or digital channels, we've got you covered. Reach out to us through our friendly customer service team via phone, chat at psbt.com or visit any of our conveniently located branches. For those who prefer digital convenience, access your accounts anytime, anywhere through our user-friendly online banking platform or mobile app.

TALK WITH AN EXPERIENCED BANKER

MONDAY - FRIDAY | 7:00 am - 9:00 pm

SATURDAY | 8:00 am - 5:00 pm

OCTOBER 14, 2024 (Columbus Day) | 7:00 am - 7:00 pm



1.888.868.3858



100 South Blakely Street
Dunmore, PA 18512



Chat with an experienced
banker at psbt.com.

DIGITAL CHANNELS

ONLINE BANKING: Safely access your accounts 24 hours a day, 7 days a week through online banking at psbt.com or the PSBT Mobile app.

SOCIAL MEDIA: Stay connected with PSBT through Facebook, Instagram, X, LinkedIn and YouTube.



IN-PERSON

COMMUNITY OFFICE: Visit one of our 39 conveniently located community offices.

MEETING: Reach out to your experienced banker to schedule a meeting.

IN THE COMMUNITY: Our bankers are proud to meet where you work or live.

YOUR PRIVACY & SECURITY

Your Identity is Invaluable.

Fraudsters are always on the lookout for ways to steal your personal and financial information using constantly evolving methods. At Peoples Security Bank and Trust Company, we are dedicated to helping you safeguard your identity and accounts. Please visit our “For Your Protection” section on psbt.com for a variety of helpful resources including:

Security Updates

Stay informed about the latest security-related scams and threats. Regularly check for updates and news that can help you recognize and avoid potential fraud attempts.

Identity Theft Resources

Online influences have made identity theft a more prevalent threat. We share resources to help you protect your identity and what to do if you fall victim to identity theft including placing fraud alerts with the three major credit bureaus.

Fraud Center

The Mastercard Fraud Center allows PSBT to offer our debit cardholders increased customer service by monitoring your cards for suspicious transactions. The Fraud Center has over 50 trained and experienced fraud analysts monitoring transactions 24 hours a day, 7 days a week, 365 days a year. To ensure prompt notification, please make sure to keep your contact information up to date with PSBT.

Cybersecurity

Protecting your personal and financial information from online threats is crucial. Explore our resources on cybersecurity at psbt.com to learn about email phishing scams, password protection, and other important measures to keep your information secure. By staying vigilant and utilizing these resources, you can help ensure your personal and financial information remains safe and secure. Thank you for trusting Peoples Security Bank and Trust Company with your banking needs.

FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Balancing Assistance & Research per hour	\$20.00
ACH Automatic Transfer - <i>(Originated with PSBT)</i>	\$5.00
ATM - Foreign Transaction Fee <i>(International)*</i>	3.000% of Transaction
ATM - Inquiry at ATMs we do not own or operate*	\$3.00
ATM - Transfers at ATMs we do not own or operate*	\$3.00
ATM - Withdrawals at ATMs we do not own or operate	\$3.00 ↑
Canadian Check Processing Fee - <i>(per item)</i>	\$20.00
Check Printing	<i>Fees vary by style of check ordered</i>
Check Purchase - Cashier Check Purchase	\$10.00 ↑
Check Purchase - Money Order Check Purchase	\$5.00
Collection Items Domestic/Foreign per Item <i>(Additional fees may be charged by the processing bank)</i>	\$20.00
Debit Card Replacement Fee	\$5.00
Debit Card Expedited	\$90.00
Dormant/Inactive Account Fees <i>(Charged Each Month Account is Dormant) - See below (1) for further information</i>	\$5.00
Foreign Currency Purchase & Exchange*	\$30.00
IRA Transfer to Another Financial Institution	\$25.00
Legal Process <i>(Garnishments/Writs of Execution/Levies)</i>	\$150.00
Night Deposit	3 Free / \$15.00 each after
Overdraft** - Paid Item Fee - <i>See below (2) for further information</i>	\$35.00
Overdraft** - Paid/Returned Daily Maximum of Business Accounts - <i>See below (5) for further information</i>	\$210.00
Overdraft** - Paid/Returned Daily Maximum of Personal Accounts - <i>See below (4) for further information</i>	\$210.00
Overdraft** - Returned Item Fee - <i>See below (3) for further information</i>	\$35.00
Paper Statement fee per statement cycle for checking, savings and money market accounts <i>(Electronic statement delivery FREE)</i>	\$2.00
Paper Statement Mailing to Additional Addresses*	\$2.00
Photocopies per page	\$1.00
Safe Deposit Box Drilling Fee	<i>Actual cost</i>
Safe Deposit Box Late Charge Fee <i>(40 days past due)</i>	\$10.00 ↑
Safe Deposit Box Lock Fee	<i>Actual cost</i>
Safe Deposit Box Rental	<i>Price varies with size</i>
Safe Deposit Box Replacement Key	\$20.00 ↑
Stop Payment per Stop Payment Order	\$35.00
Telephone Transfer / In Person Transfer when Processed by Customer Service / Branch Staff	\$5.00
Wire Transfer - Domestic Outgoing	\$27.00
Wire Transfer - International Outgoing	\$60.00
Wire Transfer - Incoming	\$15.00 ↓

* - New Fee; ↑ - Fee Increase; ↓ - Fee Decrease

FEE SCHEDULE

Dormant Account

(1) All accounts are considered dormant if there have been no deposits or withdrawals directly initiated by the customer to the account after 12 months for checking and 24 months for savings, of customer inactivity. Automatic recurring electronic deposits and/or withdrawals will not prevent an account from a dormant status. Accrued interest will be paid when a dormant account is closed.

****Insufficient Funds and Overdraft Fees**— An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

(2) Paid Item Fee - This fee will be assessed for each item paid by the bank that causes your account to become overdrawn - \$10.01 or more during end of day processing each business day. PSBT will not charge a fee to depositors for each Paid Item by the bank identified as the same item that is re-presented after the first fee is charged.

(3) Returned Item Fee - This fee will be assessed for each item returned by the bank that causes your account to become overdrawn - \$10.01 or more during end-of-day processing each business day. Returned items may be presented for payment by the payee or their financial institution multiple times. PSBT will not charge a fee to depositors for each Returned Item by the bank for the same item that is re-presented after the first fee is charged.

(4) Paid/Returned Daily Maximum of Personal Accounts - The total of all Paid Item Fees and/or Returned item fees will not exceed this amount in a single day.

(5) Paid/Returned Daily Maximum of Business Accounts - The total of all Paid Item Fees and/or Returned item fees will not exceed this amount in a single day.

ELECTRONIC FUND TRANSFER DISCLOSURE



psbt.com | 888 868 3858 | psbtbank@psbt.com

For purposes of this disclosure the terms "we", "us" and "our" refer to Peoples Security Bank and Trust Company. The terms "you" and "your" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Peoples Security Bank and Trust Company ATM Card (hereinafter referred to collectively as "ATM Card") or Peoples Security Bank and Trust Company Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of EFT services provided by Peoples Security Bank and Trust Company in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday, excluding Federal Holidays

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

PEOPLES SECURITY BANK AND TRUST COMPANY DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, NOW accounts and money market accounts, and checking and checking account(s).
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your Debit Card through the following network(s): MasterCard, Cirrus, Accel, Maestro, Pulse.

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.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your actual (ledger) account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Peoples Security Bank and Trust Company Debit Card: checking account.



Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

IMPORTANT ADDITIONAL FEE NOTICE. You will be assessed, by us, an International Transaction Fee of 3.00% of the transaction amount of each international transaction. The Global Clearing Management System uses the currency conversion rates in effect at the time of the authorization for eligible transactions requiring currency conversion.

SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING. You may perform the following functions through use of Telephone Banking:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make payments on consumer loans, home mortgage loans, home equity loans, and cash reserve loans that you have with us.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

SERVICES PROVIDED THROUGH USE OF INTERNET BANKING. Peoples Security Bank and Trust Company offers its customers use of our Internet Banking service.

Access our website at www.psbt.com using your computer, tablet, mobile device or other acceptable device..

ELECTRONIC CHECK CONVERSION. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - PEOPLES SECURITY BANK AND TRUST COMPANY DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$550.00 through use of ATMs in any one day. You may make up to 25 withdrawals of cash through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$2,000.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 25 transactions in any one day.

TOTAL DAILY LIMITS. In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$2,550.00 in any one day.

OTHER WITHDRAWAL LIMITATIONS. You may not exceed your available balance or the bank's point of sale daily limit, whichever is less, in transactions per day. For your security, additional dollar limits per day may apply to point of sale transactions and the bank may reduce these limits at any time. If the bank's point of sale dollar limit is permanently reduced, the



bank will notify you within 30 days of the limit reduction becoming permanent. Currently, the bank's point of sale limit is \$2,000.00. Peoples Security Bank and Trust Company reserves the right to change dollar amount limits at any time upon prior notification. The maximum number of total transactions when considering both ATM and point of sale is 25 in any one day.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. 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 1-888-868-3858 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Peoples Security Bank and Trust Company immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM or at your local branch or call 800-290-7893 and follow the prompts.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: 1-888-868-3858

or

write to: Peoples Security Bank and Trust Company
Attn: Deposit Operations Customer Support
82 Franklin Ave
Hallstead, PA 18822



We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company 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.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (888)297-3416 (24-hour)

or

write to: Peoples Security Bank and Trust Company
Operations Center
82 Franklin Ave
Hallstead, PA 18822

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access 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 applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN or internet banking access 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 Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING PEOPLES SECURITY BANK AND TRUST COMPANY DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF PEOPLES SECURITY BANK AND TRUST COMPANY DEBIT CARD. You must not use your Peoples Security Bank and Trust Company Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: 1-888-868-3858

or



write to: Peoples Security Bank and Trust Company
Operations Center
82 Franklin Ave.
Hallstead, Pa. 18822

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Peoples Security Bank and Trust Company no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) 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 (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes 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. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. 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 transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. The following fees and charges may be imposed on your checking account:

Stop Payment Fee	\$35.00
Per each ATM Withdrawal, Transfer or Inquiry made at ATM's We Do Not Own	\$3.00
Debit Card Replacement Fee	\$5.00

Other Fees We May Charge:

ATM Foreign or International Transaction/Currency Conversion Fee - 3.00% of Transaction Amount
Debit Card Expedited Delivery Fee - \$90.00 per Request



DISCLOSURE OF ACCOUNT INFORMATION. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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 your permission in a record or writing.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Peoples Security Bank and Trust Company.



FUNDS AVAILABILITY POLICY DISCLOSURE



psbt.com | 888 868 3858 | psbtbank@psbt.com

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in a transaction account by the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Peoples Security Bank and Trust Company.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. 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.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business 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 the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- electronic direct deposits
- cash*
- wire transfers
- checks drawn on us

will be available on the day of deposit.

Next Day Availability. Funds from deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**

will be available by the first Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available by the first Business Day after the day of your deposit.

* **Cash Deposits.** If the cash deposits are made in person to an employee of Peoples Security Bank and Trust Company, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's Checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. 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 \$225.00 of your deposits, however, may be available by the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, 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.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or



- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the 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 7 Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Same Day Availability. Funds from cash*, wire transfers, and electronic direct deposits made to your account will be available on the day we receive the deposit.

Next Day Availability. Funds from the first \$5,525 of a day's total deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**
- Traveler's Checks**

are available on the first Business Day after the day of your deposit.

Funds Exceeding \$5,525. The excess over \$5,525 of a day's total check deposits will be available by the 9th Business Day after the day of your deposit.

On Us Checks and Other Check Deposits. Funds from checks drawn on us will be available by the 1st Business Day after the day of deposit and funds from all other check deposits will be available by the 9th Business Day after the day of deposit.

* **Cash Deposits.** If the cash deposits are made in person to an employee of Peoples Security Bank and Trust Company, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.

U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; Cashier's, Certified, or Teller's Checks; or Traveler's checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 3:00 PM EST on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 3:00 PM EST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

Funds from any deposits (cash or checks) made at ATMs that we do not own or operate will not be available until the fifth Business Day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

All ATMs that we own or operate are identified as our machines.

ADDITIONAL DEPOSIT INFORMATION. Deposits made at a Peoples Security Bank and Trust night depository will generally be available on the second banking day after the banking day of the deposit.



Peoples Security Bank and Trust Company Overdraft Privilege Disclosure

The current Overdraft Privilege limit is \$300 for all consumers. The current Overdraft Privilege limit is \$1,500 for business. Please review this “Overdraft Privilege Disclosure” for complete important details about the program.

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfer or other withdrawal requests; (2) payments authorized by you (i.e. debit card point of sale transactions); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank’s Funds Availability Policy, are treated as not yet available or finally paid. Overdraft Privilege is not a line of credit; it is a discretionary service offered to our qualified customers to pay overdrafts on deposit accounts. However, if you overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee.

The “Consumer Account Overdraft Enrollment and Election Change Form” options are as follows: Any transaction presented for payment may be returned when you have insufficient funds in your account. If you only request Basic Overdraft Privilege and do not request the Extended Overdraft Privilege, your checks, recurring debit card, automated payments through ACH and electronic bill pay may be covered, but your everyday debit card purchases, and ATM transactions will be denied if you do not have sufficient funds in your account. If you request us to do so and opt-in for Extended Overdraft Privilege, we may authorize ATM transfers or withdrawals and everyday debit card purchases using your available balance and your Overdraft Privilege Limit. The Extended Overdraft Privilege service is only available as an addition to the Basic Overdraft Privilege and is not available separately.

When you request Basic Overdraft Privilege and/or Extended Overdraft Privilege, the service may be available when your account has been open 60 days. While we are not obligated to pay any item presented for payment if your account does not contain enough money, as long as you maintain your account in “good standing,” we may approve your overdraft items within your unused Overdraft Privilege limit as a non-contractual courtesy. For overdraft privilege consideration, your account is in “good standing” if you (1) make every attempt to bring your account to a positive end-of-day balance as soon as possible; If you are not able to do so within 30 calendar days, you may receive a letter from Peoples Security Bank and Trust Company informing you that your Overdraft Privilege Limit has been suspended and additional items will be returned; (2) avoid excessive overdrafts suggesting the use of Overdraft Privilege as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks presented directly to the bank in serial number order followed by checks presented from the Federal Reserve in serial number order, per the bank’s policy. However, checks are often converted to electronic transactions which may post to your account more quickly, affecting the order in which they post. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order in which we pay your items may create multiple overdraft items in a single banking day and you will be charged our Paid Item Fee of \$35.00 for each overdraft item paid. PSBT will reimburse each Paid Item Fee to depositors that is paid for the same items that is re-presented after the first fee is charged.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft **plus** the bank's Paid Item Fee of \$35.00 per item will be deducted from the Overdraft Privilege limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Overdraft Privilege excessively or seem to be using Overdraft Privilege as a regular line of credit. We may assess a returned item NSF Fee of \$35.00 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times (re-presentments). It is our policy not to charge for re-presentments. If our processing system inadvertently charges you for a re-presented item, please contact us for a refund of this fee.

We will notify you promptly of any items paid or returned for non-sufficient funds, however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our Paid Item Fee of \$35.00 and/or a Return(ed) Item Fee of \$35.00 that you owe us is due and payable upon demand. Even if we do not ask you for payment, you must repay us, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, is jointly and severally liable for all overdrafts including all fees charged.

You may receive two notices. The Overdraft Privilege Notice will list the items paid within your Overdraft Privilege Limit. A Notice of Items with Insufficient Funds will list the items if the Overdraft amount has exceeded your Overdraft Privilege Limit.

Overdraft Privilege should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your check book regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call 888-868-3858 or contact your local branch.

Please note that your Overdraft Privilege limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment if you have opted in for the service and for business accounts only, ATM and everyday debit card transactions. For all other personal accounts at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases within the authorized limit. Your available balance may be affected by authorizations which could create additional overdrafts and associated fees. When you ask for your account balance, please remember the amount we disclose to you does not include your overdraft limit.

If you request us to do so (opt-in to the Extended Overdraft Privilege), we may authorize ATM transfers or withdrawals and everyday debit card purchases by using your **available balance** and your Overdraft Privilege limit. Your **current balance** or **actual ledger balance** at the time these transactions post will determine the overdraft status and the assessment of fees. Other transactions initiated by you, or a delay in processing authorized transactions by the merchant, may result in previously authorized transactions posting against an insufficient balance. A paid item OD fee of \$35.00 will be charged for each ATM or everyday debit card transaction that is authorized and posts against insufficient funds. Once opted in, you may revoke your authorization at any time by contacting us at (888) 868-3858. For business accounts, ATM and debit card transactions will be handled as described above with no action required on your part.

Multiple paid items will result in multiple fees. For example, three paid items in one day will result in \$105.00 in paid item OD fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

If you would like to revoke your previous authorization for ATM and debit card transaction coverage, or have this service removed entirely from your account, please call (888) 868-3858 or contact your local branch.

LIMITATIONS: Overdraft Privilege is a non-contractual courtesy that is available to certain types of individually/jointly owned accounts for personal/household use in good standing, or to certain types of business accounts in good standing. If you have multiple accounts for household or business purposes, you may have a limit on all eligible accounts. Peoples Security Bank and Trust Company reserves the right to limit participation to one account per household or business and to suspend, revoke, or discontinue this service without prior notice. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your accounts to a positive end-of-day balance.

FACTS

WHAT DOES PEOPLES SECURITY BANK AND TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?



Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history
- Overdraft history and credit card or other debt

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Peoples Security Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Security Bank and Trust Company share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll-free (888)868-3858 - our menu will prompt you through your choice(s)
- Visit us online: www.psbt.com/privacy

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call toll-free (888)868-3858 or go to <http://www.psbt.com>

Who we are

Who is providing this notice?	Peoples Security Bank & Trust Company
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What we do

How does Peoples Security Bank and Trust Company protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Peoples Security Bank and Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or deposit money - apply for a loan or seek advice about your investments - apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Our affiliates include financial companies, such as 1st Equipment Finance, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Peoples Security Bank and Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partner(s) include financial services companies.</i>

Other important information

Special Notice For State Residents

We follow state law if state law provides you with additional privacy protections.



" WHEN YOU GO TO THE OFFICE, YOU HAVE A CONVERSATION; IT'S NOT JUST BANKING. THEY KNOW ME BY NAME, THEY ASK ABOUT MY FAMILY; WE REALLY HAVE A RELATIONSHIP. THAT'S EXACTLY WHAT I WANT - A RELATIONSHIP. "

LARRY HOY
CORNWELL DOOR SERVICE

" WE CHOSE PSBT BECAUSE THEY WERE THERE FOR US WHEN NO ONE ELSE WAS. AND AS A NONPROFIT ORGANIZATION, THE FACT THAT THEY ARE SUCH A BIG PART OF THE COMMUNITY IS SO IMPORTANT TO US. "

MICHELE MOLL
RSVP



" PSBT AFFORDS THE OPPORTUNITY TO GROW AND THRIVE IN THE FINANCIAL FIELD, WORKING WITH KNOWLEDGEABLE LEADERS WITH CLEAR TEAM GOALS TO ACHIEVE INDIVIDUAL AND TEAM SUCCESS. I CONTINUE TO BE INSPIRED BY THE PSBT TEAM. "

LESA ALLEN
PISCATAWAY NJ BUSINESS CENTER



Our LOCATIONS

PENNSYLVANIA

■ Allegheny County

North Allegheny
300 Warrendale Village Dr
Warrendale, PA 15086
724.719.2399

■ Bucks County

Doylestown
339 S Main St
Doylestown, PA 18901
215.348.8207

■ Lackawanna County

Abington
1100 Northern Blvd
S Abington Twp, PA 18411
570.587.4898

Central City Scranton
150 N Washington Ave
Scranton, PA 18503
570.955.1700

Daleville
Route 502 & 435
Covington Twp, PA 18444
570.848.3622

Dickson City
934 Main St
Dickson City, PA 18519
570.489.8617

Dunmore
100 S Blakely St
Dunmore, PA 18512
570.348.6440

Glenburn
494 N Gravel Pond Rd
Clarks Summit, PA 18411
570.585.5130

Green Ridge
1901 Sanderson Ave
Scranton, PA 18509
570.346.4695

Minooka
420 Davis St
Scranton, PA 18505
570.955.1883

Moscow
141 N Main St
Moscow, PA 18444
570.842.7626

Old Forge
216 S Main St
Old Forge, PA 18518
570.451.7200

Peckville
540 Main St
Peckville, PA 18452
570.383.2154

■ Lebanon County

Central PA Business Center
830 Norman Dr
Lebanon, PA 17042
717.279.2200

■ Lehigh County

Airport Rd
2355 City Line Rd
Bethlehem, PA 18017
610.691.1202

Tilghman St
3920 W Tilghman St
Allentown, PA 18104
610.398.9680

■ Luzerne County

Back Mountain
196 N Main St
Shavertown, PA 18708
570.602.2300

Exeter
1625 Wyoming Ave
Exeter, PA 18643
570.603.1000

Hazleton
340 W Broad St
Hazleton, PA 18201
570.501.3622

Kingston
435 Wyoming Ave
Kingston, PA 18704
570.288.0128

Mountain Top
360 S Mountain Blvd
Mountain Top, PA 18707
570.475.3050

Nanticoke
194 S Market St
Nanticoke, PA 18634
570.258.3622

Pittston
1700 N Township Blvd
Pittston, PA 18640
570.655.3622

Plains/Rt 315
1150 Route 315
Wilkes-Barre, PA 18702
570.846.3652

Wilkes-Barre
1 N Main St
Wilkes-Barre, PA 18701
570.831.1000

■ Monroe County

Mount Pocono
1322 Pocono Blvd
Mount Pocono, PA 18344
570.839.8732

■ Montgomery County

King of Prussia
600 W DeKalb Pike, Ste 210
King of Prussia, PA 19406
610.205.1880

■ Northampton County

Emrick Blvd
2151 Emrick Blvd
Bethlehem, PA 18020
610.317.4690

■ Susquehanna County

Hallstead Plaza
25109 State Rt 11
Hallstead, PA 18822
570.879.2195

Hop Bottom
126 Main St
Hop Bottom, PA 18824
570.289.4124

Montrose
695 Grow Ave
Montrose, PA 18801
570.278.4100

Susquehanna
215 Erie Blvd
Susquehanna, PA 18847
570.853.4901

■ Wayne County

Honesdale
1001 Main St
Honesdale, PA 18431
570.253.1096

■ Wyoming County

Meshoppen
8178 State Rt 6
Meshoppen, PA 18630
570.833.5171

Nicholson
42-48 State St
Nicholson, PA 18446
570.942.2265

Tunkhannock
83 E Tioga St
Tunkhannock, PA 18657
570.836.2135

NEW YORK

■ Broome County

Binghamton
24 Mary St
Binghamton, NY 13903
607.729.3832

Conklin
1026 Conklin Rd
Conklin, NY 13748
607.722.2114

NEW JERSEY

■ Middlesex County

Piscataway NJ Business Center
444 Hoes Lane, Ste 301
Piscataway, NJ 08854
732.699.2143

OFF-SITE ATMS

Bill's ShopRite/Moosic
3409 Birney Ave
Moosic, PA

Bill's ShopRite/Mount Pocono
Pocono Village Mall
Mount Pocono, PA

Fox Hill Country Club
454 Tunkhannock Ave
Exeter, PA

Geisinger Commonwealth
School of Medicine
525 Pine St
Scranton, PA

Lackawanna College
501 Vine St
Scranton, PA

Meadow Avenue
Meadow Ave & Hemlock St
Scranton, PA

Mundy Street Square
280 Mundy St
Wilkes-Barre, PA

Saint Mary's Nursing Home
516 Saint Mary's Villa Rd
Elmhurst Twp, PA

ShopRite Convenient/Gas Market
503 Pocono Blvd
Mount Pocono, PA

Wheeler Ave
1219 Wheeler Ave
Dunmore, PA

Peoples Security Bank & Trust
is partnered with:

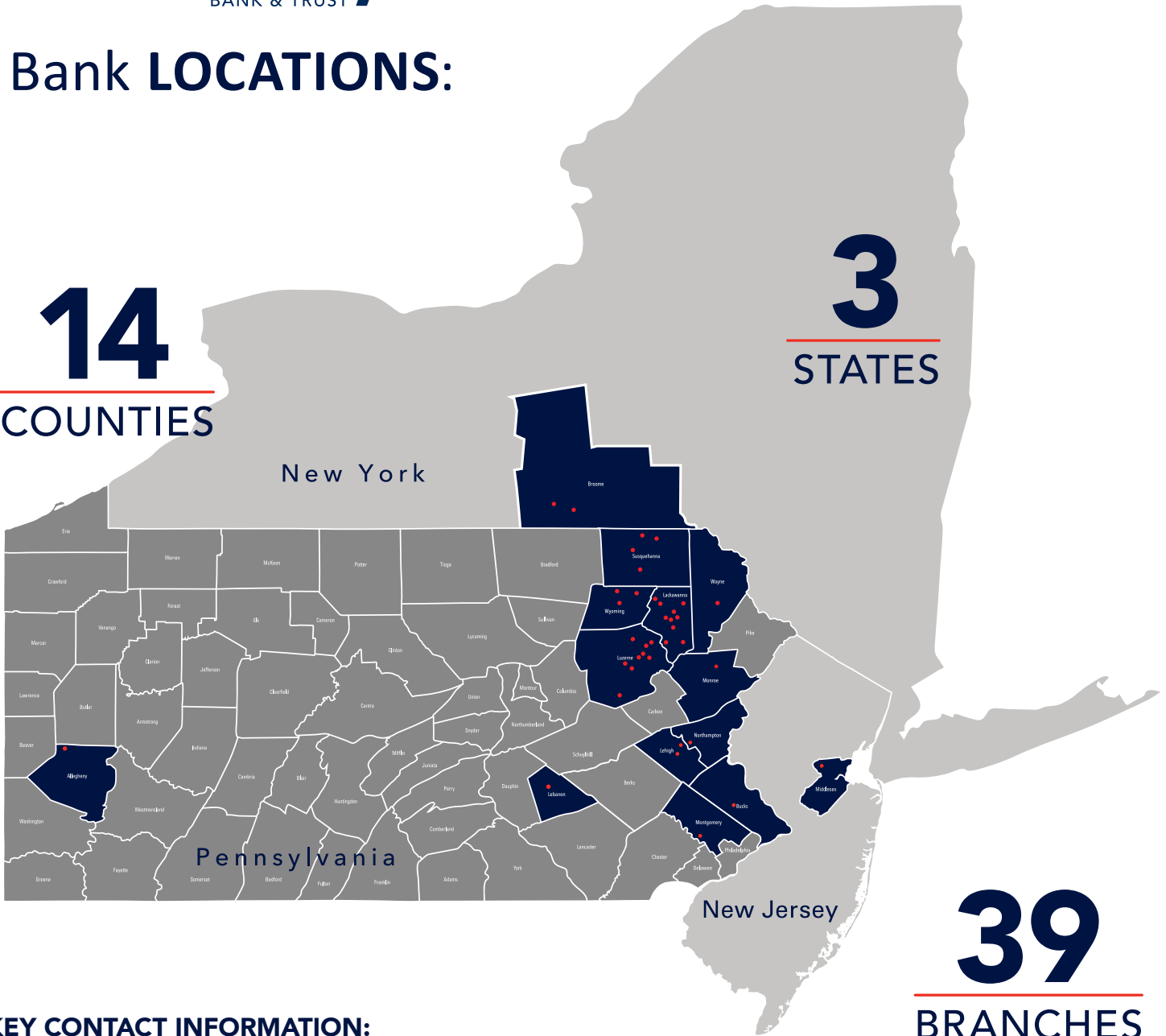




Bank LOCATIONS:

14
COUNTIES

3
STATES



39
BRANCHES

KEY CONTACT INFORMATION:

Mailing Address: **100 South Blakely Street, Dunmore, PA 18512**
 Client Services Center: **1.888.868.3858**
 Website Address: **psbt.com**
 Routing Number: **031311807**
 Connect With Us on Social Media:

FDIC Insurance: Your deposits at Peoples Security Bank and Trust Company are insured by the FDIC up to the maximum allowed by law.



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