

Welcome

PETE FISH, SKILES & Co.
— BANK — ESTABLISHED 1870



www.petefishskiles.com

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WELCOME TO OUR ENHANCED BANKING EXPERIENCE

Dear Valued Customer,

As we proudly integrate First National Bank into Petefish, Skiles & Co. Bank, we present to you this booklet that comprehensively details the exciting enhancements and opportunities this merger brings to your banking experience.

In this booklet you will discover:

1. **Advanced Online & Mobile Banking:** Explore the functionalities of our upgraded digital banking platforms, designed for your convenience and security.
2. **Expanded Network:** Learn more about our enlarged network of branches and ATMs, now more accessible than ever.

This merger brings together two well-respected banks whose culture, values and client service model will benefit customers, our employees, shareholders and the community.

We are delighted to bring you four additional banking locations in Virginia, Petersburg, Jacksonville and Havana. After the transition, you will have access to SEVEN banking locations, all located in Central Illinois.

Our future looks stronger now that we have teamed together and are committed to operating a strong bank to help build stronger communities. You are welcome to reach out with any questions you may have and as promised, we will continue to share information about the merger as it progresses.

Sincerely,

Scott Musch
First National Bank President



WHO IS PETEFISH, SKILES & CO. BANK?

First off, trust that you are in good hands. Petefish, Skiles & Co. Bank is here to answer all your questions and make the transition to our bank as seamless as possible. After the merger is complete, your current accounts will be converted to PS&Co. accounts. Since no two bank accounts are identical, we've taken the time to provide you with reference charts, explaining how your account will work moving forward - this includes things like the name, features, and benefits of your new PS&Co. account. In addition, we've included a list of important dates below.



As always, should you have any questions, just contact us at (217) 452-3041. We are here to help!

Dates and information in the following pages could be subject to change. For the most up-to-date information, please visit petefishskiles.com and look for the merger information on our homepage.

2024

What You Need to Know

Sept. 15th - Oct. 10th	Your new PS&Co. debit card arrives via U.S. Mail.
October 10th	Last day to use your current online banking, mobile banking, or bill pay before the change.
October 11th - 13th	Online banking, mobile banking, and bill pay will be unavailable.
October 14th	Beginning at 12:00 a.m., online banking, mobile banking, and bill pay will be available to log in from your new bank website: www.petefishskiles.com
October 14th	Beginning at 12:00 a.m., you can begin to activate and use your new PS&Co. debit card.

LOCATION INFORMATION

When can I begin to bank at any Petefish, Skiles & Co. Bank location?

Starting Tuesday, October 15, 2024, you can conveniently access your accounts at any of our **SEVEN** Petefish, Skiles & Co. Bank locations. In addition to our branch locations, you can also access your accounts from anywhere, at any time of day, by using our online banking at petefishskiles.com or by downloading our mobile app. You can find the app by searching “Petefish, Skiles” in the App Store or Google Play store.

Where are Petefish, Skiles & Co. Bank branches located?



102 W. Beardstown St.
Virginia, IL 62691
(217)452-3041



1342 S. Main St.
Jacksonville, IL 62650
(217)243-9505



121 N. 6th St.
Petersburg, IL 62675
(217)632-2247



400 E. Dearborn St.
Havana, IL 62644
(309)543-6454

Coming to PS&Co. October 14th, 2024

Beardstown Branch

300 Washington St.
Beardstown, IL 62618
(217)323-4105

Winchester Branch

26 W. Cherry St.
Winchester, IL 62694
(217)742-3134

Murrayville Branch

101 E. Purcell St.
Murrayville, IL 62668
(217)882-2026

CONSUMER DEPOSIT QUESTIONS

◆ Will my checking account number change?

No, your checking account number will not change, BUT your routing transit number will change to 071107262.

◆ Will the timing of my bank account statement change?

You will receive your final paper statement as of October 10, 2024 from First National Bank for each of your checking, savings, and/or money market accounts. This statement will cover the period from your last regular statement date through October 10, 2024. After that, your bank account statement with PS&Co. will cut off at month's end and arrive around the first of the following month.

◆ What if I receive my monthly bank statement electronically, will I continue to receive them?

To continue to receive your statements electronically, you will need to follow the instructions to re-enroll in our e-Statement system.

Even if you receive your statements electronically, you will receive a paper statement from First National Bank covering from your regular statement date through October 10, 2024.





eStatement Enrollment Instructions:

Beginning October 14, 2024, log into your new PS&Co. online banking account. Click on the eStatement tab, then click “Enroll In eStatements.” You will be prompted to read and accept the eStatement disclosure agreement. Follow the instructions for technology verification. If you are not currently enrolled in online banking, you will need to enroll before you can view your eStatements electronically. You can enroll by visiting www.petefishskiles.com beginning on October 14, 2024.



Can I continue to use my First National Bank checks or will I need to reorder for my new account information?

You will be able to use your current checks for a short period of time but, we ask that you please call or visit your local branch to reorder as soon as possible after October 14, 2024. Call before November 1, 2024 and your first box of checks is on us!



Will I receive images of my checks on my statement?

Yes, you will continue to receive images of your checks on your periodic bank statement.



Will my scheduled deposits, automatic payments and transfers continue?

Yes, PS&Co. will continue to honor all direct deposits and incoming/outgoing transactions currently set up on your account for a short period of time. We encourage you to contact all payers and billers to update account information with your new Petefish, Skiles & Co. Bank routing number 071107262. If any help is needed, please stop by or call any of our branches. We also offer ClickSWITCH, a convenient online switch kit available on our website, www.petefishskiles.com



Will the interest rates I currently earn on my Checking, Savings, CDs, and IRAs remain the same?

All CD & IRA interest rates will remain the same through the end of your terms. After maturity the account will be due for renewal and will rollover to the current rate for the term of the account. Rates for your checking and savings accounts will change to the current stated rate for your account type. Rates are variable and subject to change at any time. For specific rate information, please visit the Rates Page on our website or visit your local branch for more information.

DEBIT CARD QUESTIONS

Will I receive a new debit card?



Yes. Current holders of First National Bank debit cards will receive Petefish, Skiles & Co. Bank debit cards with secure EMV chip technology, digital wallet and contactless technology. You will receive your new debit card with detailed instructions on how to activate starting September 15, 2024. Shown to the left is a sample of the Petefish, Skiles & Co. Bank consumer debit cards.

Please note, your new card will be delivered via U.S. Mail in a generic white envelope for security reasons. Please watch for the arrival of your new card.

What if I do not receive my new debit card by October 14, 2024?

If you do not receive your new debit card by Monday, October 14, 2024, please call your local bank branch so we can assist in getting you a new card ASAP.

What is Contactless Technology?

Contactless technology allows you to “tap” your card to pay at marked card terminals.

What is Digital Wallet?

Digital wallets are a way to pay from financial accounts via a computer, smartphone or any other smart device. Apple Pay, Google Pay and Samsung Pay are probably three of the most common digital wallets.

How do I activate my new PS&Co. debit card?

When you receive your new debit card, call the phone number listed on the front sticker and follow the prompts to activate and select a new PIN for your card. If you experience any difficulty activating your card, please call your local branch for assistance.

Will I receive a new debit card Personal Identification Number (PIN)?

When activating your new card, you will be prompted to set up a new PIN at that time. Please follow the instructions on the activation sticker located on the front of your new card.

When should I start to use my new Petefish, Skiles & Co. Bank debit card?

You can begin using your new PS&Co. debit card starting on Monday, October 14, 2024 at 12:00 a.m. CST.

Loan Questions

Will my loan number change?

No. Your loan number will stay the same.

When will I know I have a loan payment due?

Your loan payments will remain the same. Payments can be made in person, by mail, via online banking or on our mobile app.

Will I receive a loan coupon book?

No. You will not receive a new coupon book.

Will my loan rate change?

No. All terms and conditions of your loan will be honored by Petefish, Skiles & Co. Bank.

Will my automatic payments continue?

Yes. Petefish, Skiles & Co. Bank will honor any automatic loan payments that have been automatically set up through your bank account at First National Bank of Beardstown. If you have your loan payment pulled from an account outside of the bank, please contact that financial institution to provide Petefish, Skiles & Co. Bank's routing number (071107262).

Credit Bureau Reporting

Currently, your loan is being reported under First National Bank to the credit bureaus. After October 14, 2024, your loan will be reported under Petefish, Skiles & Co. Bank.



Online & Mobile Banking Questions

Will my Online Banking service continue?

Yes. Petefish, Skiles & Co. Bank offers Online Banking at www.petefishskiles.com. Our Online Banking service will be available on Monday, October 14, 2024 at 12:00 a.m. CST

If you are currently enrolled in Online Banking through First National Bank, your online banking username and password will be automatically transferred over to Online Banking with Petefish, Skiles & Co. Bank. Customers can sign in to Petefish, Skiles & Co. Bank's Online Banking and Mobile app on Monday, October 14, 2024 to review your accounts. At that time, transaction history through First National Bank Online Banking will no longer be available.

Customers will not be able to enroll in Online Banking or Bill Pay with First National Bank after October 10, 2024. The ability to set up new bills through First National Bank will be removed on October 10, 2024. If you want to enroll in Online Banking, please wait until Monday, October 14, 2024, and enroll with Petefish, Skiles & Co. Bank.

How do I sign up for Online Banking?

If you currently do not have Online Banking with First National Bank, but would like to enroll in Petefish, Skiles & Co. Bank's Online Banking, simply enroll online by visiting www.petefishskiles.com on or after Monday, October 14th, 2024.

Will my Bill Pay service continue?

Yes. You will not experience any disruption in your current Bill Pay services. All payees and addresses currently set up will transfer over.

Will my Online Banking transfers continue?

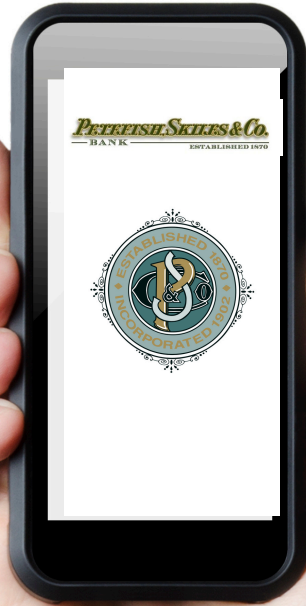
Any transfers currently set up in your First National Bank Online Banking account will automatically be brought over to the new Petefish, Skiles & Co. Bank Online Banking system. To schedule new transfers, please access Petefish, Skiles & Co. Bank's Online Banking system beginning Monday October 14, 2024 after 12:00 a.m. CST.

Will my Account Alerts continue?

Any alerts you currently have set up on your First National Bank online and mobile banking will not transfer over. Please set up your alerts after October 14, 2024.



Does Petefish, Skiles & Co offer Mobile Banking?



Yes. Customers who are currently enrolled in Online Banking will automatically be enrolled in Petefish, Skiles & Co. Bank Mobile Banking. Please visit the App Store or Google Play and search Petefish, Skiles to download the app on or after Monday, October 14, 2024. You will be able to view your accounts, make transfers between accounts, mobile deposit your checks, pay a person and pay your bills.

You will use the same username and password that you set up for Online Banking.

Is Telephone Banking offered?

No. Please call or visit one of our locations to set up online banking and mobile banking.

Safe Deposit Box

Will my safe deposit box change?

Your safe deposit box and annual fee will remain the same. For more information about opening a safe deposit box, please contact your local branch.

Personal Account Info

All accounts offer free Debit Card, Online Banking, Mobile Banking with Mobile Deposit, Bill Pay and eStatements

Your Current Account

Regular Checking



Your New PS&Co. Account

Basic Checking

Account Benefits

Non-interest bearing account.

Account Information

Monthly service charge of \$5.00 only if average daily balance for the month falls below \$300.00

First Flight Club Checking



Founders Club Checking

Non-interest bearing account
No minimum balance.

Accidental death and dismemberment insurance:
\$10,000.00 - \$6.00/month
\$20,000.00 - \$7.00/month
\$30,000.00 - \$8.00/month
Shopping, dining & travel discounts

Freedom Checking



Free e-Checking

Non-interest bearing.
No minimum balance .

No monthly service charge as long as you receive your monthly statement electronically

NOW Checking



Premium Checking

Interest bearing account.
2 interest rate tiers based on balance in the account:
Tier 1 - \$0.00 - \$999.99
Tier 2 - \$1,000.00 or more.
Interest paid monthly.

Service charge of \$5.00 monthly only if balance in account falls below \$500.00 any day of the statement cycle.

Personal Account Info continued

Your Current Account		Your New PS&Co. Account	Account Benefits	Account Information
Money Market	➔	Investor Fund Money Market	Interest bearing account. 2 interest rate tiers based on balance in the account: Tier 1 - \$0.00 - \$49,999.99 Tier 2 - \$50,000.00 or more. Interest paid quarterly.	Service charge of \$5.00 only if balance falls below \$1,000.00 any day of the statement cycle. Quarterly statements.
Savings Account	➔	Savings Account	Interest bearing account. interest paid quarterly.	Service charge of \$5.00 only if balance in account falls below \$50.00 on any day of the statement cycle. Quarterly statements.
Health Savings Account	➔	Health Savings Account	Interest bearing account. 5 interest rate tiers based on the balance in the account: Tier 1 - \$0.00 - \$999.99 Tier 2 - \$1,000.00 - \$4,999.99 Tier 3 - \$5,000.00 - \$9,999.99 Tier 4 - \$10,000.00 - \$19,999.99 Tier 5 - \$20,000.00 or more. Interest paid quarterly.	Service charge of \$4.50 only if balance in the account falls below \$100.00 on any day of the statement cycle. Quarterly statements.
Christmas Club	➔	Christmas Club	Competitive interest rate.	Interest paid annually.

After October 14, 2024, you will have the choice to keep your account or to change it to any of the other great checking products we offer. Please scan the QR code below for information on additional deposit accounts that will be available to you on or after October 14, 2024.



Business Account Info

Your Current Account	Your New PS&Co. Account	Account Benefits	Account Information
Commercial Checking OR Business DDA OR Community Business DDA	➔ Business Checking	Non-interest bearing.	Service charge of \$5.00 only if the average daily balance for the statement cycle falls below \$300.00. No per item charges. Monthly statement cycle.
Business NOW Checking	➔ Premium Business Checking	Interest bearing account. 3 interest rate tiers based on the balance in the account: Tier 1 - \$0.00 - \$999.99 Tier 2 - \$1,000.00 - \$49,999.99 Tier 3 - \$50,000.00 or more. interest paid monthly.	Service charge of \$5.00 only if the average daily balance for the statement cycle falls below \$500.00. No per item charges. Monthly statement cycle.

Business Account Questions



Will my checking account number change?

No, your checking account number will not change BUT, your routing transit number will change to 071107262.

Will I receive my checking account statement at the same time of the month as in the past?

After end of day on October 10, 2024, a paper statement will be cut and mailed to you with transactions since your previous statement. You will receive a second statement with activity from October 11, 2024 - October 31, 2024. All business account statements will be generated at month's end.

Will my statements come with images of my checks?

Yes. Business account holders are provided images of their checks with their monthly statement.

Will my Business Online Banking service continue?

Yes, Online Banking services will continue for business customers. Business customers using Treasury Management services including ACH, Wire Transfer, Positive Pay and Remote Deposit services will need to re-enroll in Petefish, Skiles & Co. Bank's Online Banking solution.

Treasury Management Products & Services

Petefish, Skiles & Co. Bank offers a full suite of products and services for businesses. Whether you are a large commercial operation or a small business owner, we have solutions. Below are some of the additional business products and services available to you through Petefish, Skiles & Co. Bank. To learn more, visit your local branch or our website at www.petefishskiles.com

Business Online Banking

Petefish, Skiles & Co. Bank Online Banking solutions allow you to control payables, the speed of collections and optimize your company's cash position like never before. Business Online Banking provides ACH Origination, Wire Transfer Origination, Positive Pay and Remote Deposit Capture for money movement approvals on the go.

Remote Deposit Capture

By depositing your checks through our business remote deposit capture solution, your business will experience convenience and flexibility. Once captured, your deposit is credited to your business account the same day, providing a more secure and efficient way to do business.

Business Credit Cards

Petefish, Skiles & Co. Bank offers business credit cards with rewards. With no annual fee and a competitive interest rate, you will want to ask your local branch for more information.

Positive Pay

The common and widely used check fraud mitigation service, Positive Pay, works by transmitting a file containing issued check information to the bank prior to distributing the physical checks. As checks are presented to Petefish, Skiles & Co. Bank, check information is compared with your company's issuing file, mitigating the chance of fraud and protecting your business.





**Your
Privacy
Matters
to Us**

Petefish, Skiles & Co. Bank's Privacy Policy

Protecting your privacy is important to Petefish, Skiles & Co. Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information.

The following policy serves as a standard for Petefish, Skiles & Co. Bank employees for collection, use, retention, and security of nonpublic personal information.

Facts

What does Petefish, Skiles & Co. Bank 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
- Account balances
- Payment history
- Credit history
- Credit card or other debt
- Wire transfer instructions

When you are no longer our customer, we continue to share your information as described in this notice.

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 Petefish, Skiles & Co. Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Petefish, Skiles & Co. share?

Can you limit 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 purpose-
to offer our products and services to you

No

We don't share

**For joint marketing with other financial
companies**

Yes

No

**For our affiliates' everyday business
purpose -** information about your
transactions and experiences

No

We don't share

**For our affiliates' everyday business
purpose -** information about your credit
worthiness

No

We don't share

For non-affiliates to market to you

No

We don't share

**Questions? - Call (217)452-3041 or go to
www.petefishskiles.com**

Who is providing this notice?

Petefish, Skiles & Co. Bank

What We Do

How does Petefish, Skiles & Co. Bank protect my personal information?

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.

How does Petefish, Skiles & Co. Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Provide account information
- Give us your contact information
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- Petefish, Skiles & Co. Bank does not share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Petefish, Skiles & Co. Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between non-affiliated financial companies that together, market financial products or services to you.

- Our joint marketing partners include investment services.

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.



Banking Services & Schedule of Fees

Effective October 11, 2024

Basic Checking minimum balance fee	\$5.00/cycle
Founders Club Fee	\$6.00/month
ID Secure Checking Fee	\$4.95/month
Rewards Checking Fee	\$4.00/month
Start Fresh Checking Fee	\$9.95/month
Premium Checking minimum balance fee	\$5.00/cycle
Investor Fund minimum balance fee	\$5.00/cycle
Investor Elite minimum balance fee	\$10.00/cycle
Savings minimum balance fee	\$5.00/cycle
Health Savings Account minimum balance fee	\$4.50/cycle
Regular Business Checking minimum balance fee	\$5.00/cycle
Overdraft (Each overdraft paid per item created by check, ACH, or in person withdrawal)	\$25.00/item
Non-Sufficient Funds (Each returned per item created by check, ACH, or in person withdrawal)	\$30.00 per item/per presentment
Stop Pay on check (check # and exact amount known)	\$10.00/check
Stop Pay on check (only ONE of the above known)	\$25.00/check

Banking Services & Schedule of Fees

continued...

ACH Stop Pay	\$25.00/item
Watch Account Fee	\$25.00/request
Account Activity Printout	\$4.00/request
Paper Statement Fee	\$3.00/month
Paper Statement Fee ID Secure accounts	\$2.00/month
Account Research & Balancing	\$25.00/hour
Check Cashing (non-customer with mgmt. approval)	\$5.00/check
Check printing (varies by style and quantity ordered)	varies
Coin machine cash counting (non-customer)	\$5.00/request
Collection Fee	\$15.00/item
Counter Check Printing Fee	\$0.50/check
Dormant Account fee (assessed when account has not had any activity in 12 months)	\$5.00/year
Faxes (sending)	\$1.00/page
Garnishments	\$50.00/request
Levies	\$50.00/request

Banking Services & Schedule of Fees

continued...

Money Orders (3 free to Founders Club members/ month)	\$3.00 each
Night Depository Bags	\$20.00/year
Photocopies	\$0.25/page
Wire Transfer Fee - Domestic incoming via Federal Reserve Bank	\$50.00/request
Wire Transfer Fee - International incoming via Federal Reserve Bank	\$50.00/request
Wire Transfer Fee - Outgoing Domestic	\$20.00/request
Wire Transfer Fee - Outgoing International	\$50.00/request
Consumer Debit Card cash limit	\$509.00/day
Consumer Debit Card purchase limit	\$1209.00/day
Business Debit Card cash limit	\$509.00/day
Business Debit Card purchase limit	\$3009.00/day
Debit Card replacement fee	\$10.00/card
Safe Deposit Boxes	varies by size and location
e-Business Solutions	\$50.00/month



BANK **ESTABLISHED 1870**

VIRGINIA

(217) 452-3041

PETERSBURG

(217) 632-224

JACKSONVILLE

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HAVANA

(309) 543-6454

BEARDSTOWN

(217) 323-4105

WINCHESTER

(217) 742-3134

MURRAYVILLE

(217) 882-2026

Thank you!