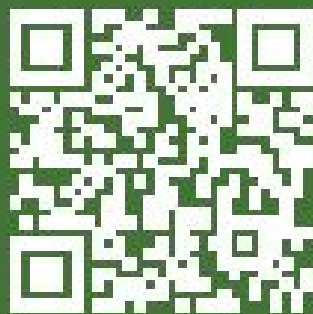


System Upgrades



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:

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

We are committed to making this transition as smooth and beneficial for you as possible. As you browse through this booklet, we encourage you to reach out to us with any questions or for further assistance.

Thank you for being a valued customer of the Petefish, Skiles & Co. Bank family. We are excited to embark on this new journey with you.

Warm Regards,

Paul Reynolds
President/CEO



THE BANK OF PEOPLE AND PERFORMANCE

WHO IS PETEFISH, SKILES & CO. BANK?

As you may have heard, Petefish, Skiles & Co. Bank has acquired The First National Bank with locations in Beardstown, Winchester, and Murrayville. With this acquisition, we are proud to bring our current customer base an extended network of ATMs and additional branch locations to better serve your needs.



We’re also pleased to announce that we will be doing several system upgrades in preparation for the newly acquired locations. Changes will include exciting updates to your digital banking experience, a new debit card processor and improvements to your monthly bank statements.

What does this mean for you?

While these changes will greatly improve your banking experience, they will also cause temporary outages to some of the services you use during this upgrade period of October 11th, 2024 - October 14th, 2024. Please keep this guide handy throughout the upgrade so, you can refer to it if any questions arise.

Dates and information in the following pages could be subject to change. For the most up-to-date information, please visit www.petefishskiles.com and look for the link to the system upgrade 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 the same site you have always been accustomed to: 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 www.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 North 6th St.
Petersburg, IL 62675
(217)632-2247



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

Coming Soon

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

WHAT IS A CORE CONVERSION?

Core conversion is a process that involves replacing a bank's core processing software. The core processing software manages all basic banking transactions from deposits and withdrawals to bill payment, debit card processing, and loan origination. After the conversion, we will expand our service offerings, increase the availability of funds and fine-tune our customer experience.

Most of the changes will not be apparent to you. Account numbers and account information will remain the same. Nevertheless, you will notice new and improved features with Online and Mobile Banking!

Digital Upgrades:

Zelle is a payment network that lets you send money easily, quickly and securely from your bank account to someone else's bank account. This person to person payment platform is owned by Early Warning Services, a fintech company. Zelle transactions typically only take a few minutes to complete and anyone using the platform can receive and send money - Fee Free!

Zelle



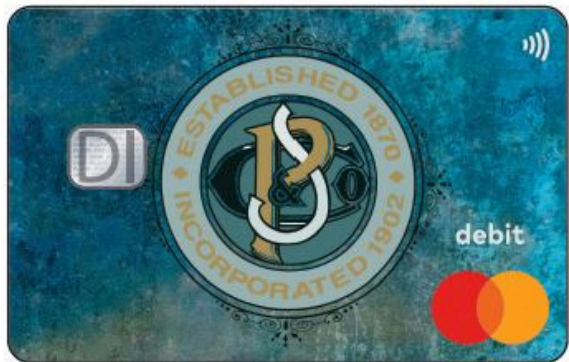
Geezeo



Geezeo is a better way to manage your money. Financial management is difficult to organize and manage but with Geezeo from Petefish, Skiles & Co. Bank, we make it easier. Within our new online banking platform, we make it easier to understand your spending and help you gain insight on how your money comes and goes each month. Geezeo can help you manage your budget and stay on top of your bills, cash flow and so much more. Geezeo allows you to set clear financial goals so you can achieve them!

DEBIT CARD QUESTIONS

Will I receive a new debit card?



Yes. You will receive a new Petefish, Skiles & Co. Bank debit card 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 card.

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.



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 14th, 2024 at 12:00 a.m. CST.

If you are currently enrolled in Online Banking, your online banking username will be automatically transferred over to the new upgraded Online Banking platform.

Customers can sign in to Petefish, Skiles & Co. Bank's Online Banking and Mobile app on Monday, October 14th, 2024 to review your accounts. **Your initial password will be the last four digits of your Social Security number.**

Customers will not be able to enroll in Online Banking or Bill Pay between October 11, 2024 through October 13, 2024.

How do I sign up for Online Banking?

If you currently do not have Online Banking, but would like to enroll in Petefish, Skiles & Co. Bank's Online Banking, simply enroll online by visiting www.petefishskiles.com.

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

Yes, if you receive electronic statements now, you will continue receiving electronic statements after the conversion is complete. **Please note:** In October, you will receive a paper statement from Petefish, Skiles & Co. Bank that will cover from your last statement cycle until October 10, 2024. After that date, you will continue with electronic statements.

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 online banking will automatically be brought over to the new Petefish, Skiles & Co. Bank Online Banking system. To schedule new transfers during the conversion weekend, 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 current online and mobile banking profile will not transfer over. Please set up your alerts after October 14, 2024.



Business Banking

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 on 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 nonaffiliates 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
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

PETERSH, SKILES & Co.

BANK

ESTABLISHED 1870

VIRGINIA

(217) 452-3041

PETERSBURG

(217) 632-2247

JACKSONVILLE

(217) 243-9505

HAVANA

(309) 543-6454

BEARDSTOWN

(217) 323-4105

WINCHESTER

(217) 742-3134

MURRAYVILLE

(217) 882-2026

Thank You!