

## YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available until the second day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, 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.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period of time under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of those reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

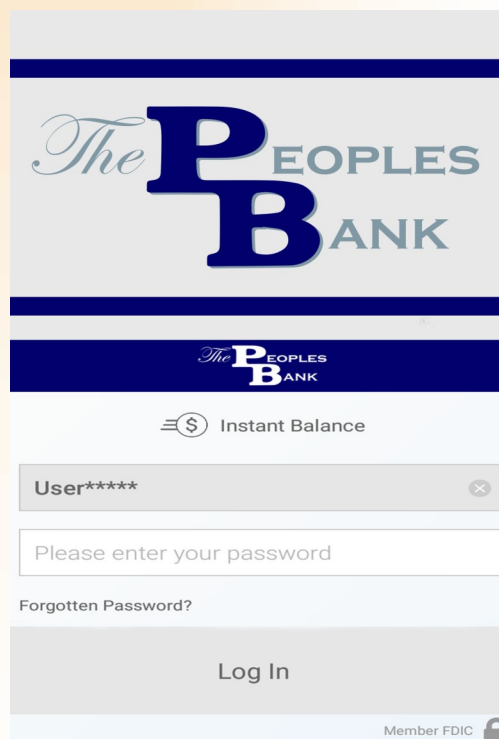
If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

## Anytime, Anywhere... The Peoples Bank APP

The Peoples Bank is committed to providing personalized, friendly support and convenient, on-the-go financial resources for your personal and business banking needs. Go to your Apple APP store or Google APP store and download "The Peoples Bank On The Go" APP.



Member  
FDIC



[www.peoplesgambier.com](http://www.peoplesgambier.com)



*Online Banking*  
*Banking Available 24 Hours a Day,*  
*7 Days a Week*

### *Full Service Bank Locations*

1051 Newark Road  
Mount Vernon, Ohio 43050  
(740) 392-1008

11423 Upper Gilchrist Road  
Mount Vernon, Ohio 43050  
(740) 397-7922

103 East Wiggin Street  
Gambier, Ohio 43022  
(740) 427-2101

*Local Bank. Local People. Local Decisions.*

## What is Online Banking?

Peoplesgambier.com is our complimentary 24 hour Online Banking Service. That means that you can do your banking from your computer or any web device anytime or anywhere you choose.

- 24 hour access to checking, savings, loans and CDs, including account balances, check images and history.
- Quickly move money between your accounts 24/7, or set up recurring transfers that take place automatically.



- See images of cancelled checks and review 18 months of account history.

- Online Bill Pay service.

- Email alerts to notify you about changes to your account.
- Multiple layers of security to help keep your information safe and secure.

Apply online or stop by any of our three convenient banking locations.

*The Peoples Bank has been rated 5 Stars, by Bauer Financial Services for Over 25 years.*



## Don't Forget our Telephone Banking!

Telephone banking is another way The Peoples Bank is giving you a 24 hour banking service. Simply call 1-740-397-2395.

- Retrieve account balance
- Review recent transactions
- Inquire about last deposits
- Inquire about your loans
- Transfer funds
- Make a payment

Call 740-427-2101 to set up your ACCESS today!

## E-Statements

The Peoples Bank e-statements are available to all online Banking customers. Receive an email when your statement is ready and then view your statement securely through The Peoples Bank Online Banking Site.

- **Green.** E-Statements are good for the environment and saves paper.
- **Fast.** Get your statements sooner, because online delivery eliminates delays in postal mail delivery.
- **Secure.** E-Statements simply protects your information better than paper statements.
- **Simple.** E-Statements eliminate the clutter of paper statements.

To Enroll log into Online Banking, and enroll for e-Statements under the options tab.

*Our team becomes your team.*

## Conducting Your Transaction Online

In order to help ensure the security of your online transactions, we want your to know that:

- We will never email, call or otherwise ask you for your username, password or other electronic banking credentials.
- You can help protect yourself by implementing alternative risk control process like:

- Making sure your choose an adequate username and password that, at a minimum mixes in small case letters, upper case letters and numbers

- Periodically changing you password

- Safeguarding your username and password information

- Making sure your have a firewall in place when conducting your financial transactions

- Logging off the system when you're done (don't just "X" out of the system)

- Monitoring account activity on a regular basis.



*Community Banking since 1920.*