

VERY IMPORTANT. PLEASE READ.



NOVEMBER 2021

System Integration

Peoples Bank will be completing their system integration with Seymour, Princeton, and Whitney at the close of business on November 5, 2021.

Who do I call?

If you have questions regarding the upcoming system integration, please call:

Peoples Bank Seymour: 940-889-3113

Peoples Bank Princeton: 972-734-2424

Peoples Bank Whitney: 254-694-2209

Peoples Bank Headquarters: 806-794-0044

Effective November 6th, 2021: The following fees may be assessed against your account and the following limitations, if any, may apply to your account.

PEOPLES BANK MISCELLANEOUS SERVICES AND FEES (COMMON FEATURES)

Account Activity fee (Snapshot Statement).....	\$4.00
Account Close within 90 days.....	\$20.00
Account Inactivity (after 6 months with balance of \$100 or less).....	\$5.00
Account Statement Reconciliation.....	\$25.00 per hour
Account Research.....	\$25.00 minimum
Amortization Schedules.....	\$10.00

ATM Fees & Transaction Charges:

Replacement Cards/Re-issue Debit Card.....	\$5.00
Use ATM at our locations.....	FREE
Use ATM at Money Pass locations.....	\$2.00
Overnight of Replacement Debit Card.....	\$35.00
Cashier's Checks (Peoples Bank Customers Only).....	\$5.00
Check Cashing (Non-Customer).....	1% or \$5.00 minimum
Check Printing (by style ordered).....	Price Varies
Coin Counting.....	1% or \$5.00 minimum
Collection items (Incoming & Outgoing).....	\$15.00
Excess Savings Withdrawals (per account agreement).....	\$5.00/each
Excessive Money Market Withdrawals (per account agreement)....	\$5.00/each

Freezes/Garnishments/Levies.....	\$100.00
Health Savings Account Monthly Service Fee (Quarterly statements) (there is no charge for balances \$2,500.00 and above)	\$4.00
Hold Mail.....	\$5.00
Night Deposit Bags with Locks/Zipper Bag.....	\$25.00/\$3.00
Notary Services (Peoples Bank Customers Only).....	FREE
NSF Fee Per Item (Returned).....	\$33.00
Overdraft Fee Per Item (Paid).....	\$33.00
Overdraft Transfer Fee (Sweep).....	\$7.00
Returned Deposit Items.....	\$5.00
Returned Mail Fee – Change of Address.....	\$5.00
Safe Deposit Boxes (Annual).....	\$20.00-\$100.00 (vary by size)
Safe Deposit Box – Lost Key/Drill Cost.....	Locksmith Fee
Stop Payments.....	\$33.00
Telephone Transfers.....	\$5.00
Temporary Checks.....	10/\$1.00
VISA Travel Money Cards.....	\$10.00
VISA Gift Cards.....	\$5.00
Wire Transfer – Outgoing Domestic.....	\$20.00
Wire Transfer – Outgoing International.....	\$60.00



OCTOBER 15, 2021

Dear Valued Customer,

Peoples Bank will complete their systems integration with Seymour, Princeton, and Whitney at the close of business on November 5, 2021. All Peoples Bank locations will be closed Saturday, November 6th to ensure the integration goes smoothly. We will reopen for regular business hours on Monday, November 8th.

Peoples Bank is a true community bank that values their customers and we are dedicated to making this transition as smooth as possible.

At Peoples Bank, providing you with exceptional personal service and the information you need is always our number one priority. Therefore, we have prepared this guide to highlight the areas of service that will be impacted, and provide additional information and answer any questions you might have.

This information is very important. Please take a few minutes to read through it.

Peoples Bank is honored to have the opportunity to be your financial services provider and we look forward to providing you with the great products, excellent service, and long term personal relationships that Peoples Bank is known for.

Sincerely,

A handwritten signature in blue ink, appearing to read "Larry C. Allen", with a long horizontal flourish extending to the right.

Larry C. Allen
CEO and Chairman of the Board

Answers to Common Questions

As we complete the system integration, we know you will have questions.

We have prepared this Integration Guide to provide answers to what we believe will be the most frequently asked questions. If you don't find the answer you are looking for, we encourage you to call a Customer Account Representative at your local branch.

When will the upgrade occur? Will it impact Peoples Bank's normal hours of operations?

The upgrade will take place at the close of business on Friday, November 5, 2021. All Peoples Bank locations will be closed on Saturday, November 6, 2021, and will reopen for regular business hours on Monday, November 8, 2021. By completing this conversion over the weekend, we are striving to minimize disruptions as much as possible.

Will online banking, mobile banking and bill pay be functional during the upgrade?

Please note that your online banking, mobile banking and bill pay for personal and business accounts will not be available after 5:00 PM on Friday, November 5, 2021. You will have to enroll in the new online banking starting at 8:00 AM on Monday, November 8, 2021.

See page 6 for details on Personal Online Banking, Mobile Banking with Mobile Check Deposit and Bill Pay for personal accounts.

See page 7 for details on Business Online Banking and Business Mobile Banking.

Will the integration affect any account numbers?

Loan and Certificate of Deposit/IRA account numbers will be changing. You will receive a separate notification that will include the old account number and the new account number.

Will I still be able to use my First Bank & Trust debit card?

Your current First Bank & Trust debit card will continue to work until 8:00 AM on Monday, November 8, 2021. You will receive a new Visa debit card in the mail prior to integration weekend. It will include instructions on how to activate and pin your new card. You'll be able to begin using the new debit card on Monday, November 8, 2021.

As for the weekend of conversion, your First Bank & Trust debit card will still be operational, but it will be in stand-in mode. The point of sale limit will be \$350.

How will the integration affect my bank statements? Will I have to re-enroll for e-Statements?

Customers will receive two bank statements per account during the month of November. One will reflect transactions thru November 5th. The second one will include transactions after November 5th.

For customers that have signed up for e-Statements, you will have to re-enroll using the new online banking. The best time to do this will be when you log in for the first time. You can set your password and re-enroll for e-Statements.

Will ATMs be accessible during the upgrade?

Yes, our ATM located at Princeton will remain operational, however, the balance reflected on the receipt will be from the end of business day on Friday, November 5th. They will be real time at 8:00 AM on Monday, November 8th. Due to construction, our ATM at Whitney will not be operational until after construction is complete.

Will the Fraud Center remain the same?

No, with the integration, we will also be changing our Fraud Center. The new phone numbers are below.

FIS Call Center for Cardholders to report Lost/Stolen cards

Cardholder Toll Free Number **1-800-754-4128**

Cardholder International Number **727-227-9012**

Will the routing number change?

Yes, the routing number will change to 111316887. Please refer to pages 7 and 8 for more information regarding ACHs and direct deposits.

Important Dates

Now	Read this guide and make note of any changes and banking services that might be impacted. We are happy to answer any questions you have after reviewing the guide.
Now	If you have changed your email address and phone numbers recently, please make sure that the bank has your updated contact information. This will help make the transition to the new online banking system much smoother.
November 1st	<p>On November 1st, please begin using your new checks with the new routing number. You will receive a complimentary check order in the mail in mid-October.</p> <p>Your online banking history will not convert over. So, if you want to print your bill payment history, you will need to download your transaction history for the account that you make payments out of prior to November 5th.</p>
November 1st - November 5th	<p>Print any statements, bill payment information, etc. that you might need from your online banking profile. After the close of business on November 5th, that information will no longer be available online.</p> <p>The last day bill pay will process is November 5th, 2021. Anything scheduled after that will need to be scheduled in the new system.</p>
November 5th - November 8th	Effective at 5 PM on Friday, November 5th, through 8 AM on Monday, November 8th, Personal and Business Online Banking will not be available.
November 5th	Begin changing the routing number on any direct deposits or automatic payments. (For detailed instructions refer to page 8)
November 8th	<p>Personal Banking customers can log in to Online Banking and download the Peoples Bank app. (For detailed instructions refer to page 6)</p> <p>Business customers that utilize the ACH feature within online banking or require multiple users, can enroll in Digital One, our business online banking product. Give one of our customer account representatives a call and they can help you get signed up.</p>

Personal Online Banking

Personal Online Banking (Consumer eBanking), Bill Pay, and Mobile Banking with Mobile Deposit.

(Personal Online Banking is for all consumers. Businesses that don't have multiple users for their online banking or utilize the ACH feature within online banking, can enroll in the personal online banking feature.)

Customers will have to enroll into Peoples Bank online banking. You can begin enrolling on Monday, November 8th at 8:00 AM CST.

None of your online banking information will be converting over.

The first time you log in to the new system on or after November 8th, you will need to follow the instructions below:

1. Go to www.peoplesbanktexas.com.
2. Click on the hyperlink in the upper right hand corner that says "Click to Log In to Online Banking".
3. Select Personal Online Banking.
4. Select "Sign up for the convenience of Peoples Bank Online Banking today!"
5. Helpful Tip: Make sure you select the Online Banking Disclosure and allow it to open up, before checking the box that you have read and agree.
6. You will need the following information to enroll:
 - Full Name
 - Social Security Number
 - Email Address
 - Birthday Date
 - Phone Number
 - Account Number
 - **Last Statement Balance will be 0.00**

E-Statements

After logging in to Online Banking, you will be able to enroll into e-Statements. If you go to the customer service tab and select document delivery, you will be able to select the online option for every account that you'd like to have e-Statements.

Bill Payment

After logging in to Online Banking, you will be able to set up Bill Pay.

Bill pay history will not be accessible after November 5th. If you need this information, you will need to download your transaction history for the account that you make payments out of prior to November 5th.

Certificate of Deposit (CD) and Individual Retirement Account (IRA)

Customers will be able to view CD(s) and IRA(s) on your online banking.

Account History

Your transaction history will load into the new online banking system, but it might take time. There will be 18 months worth of history when it is fully loaded.

Mobile Banking

Peoples Bank is proud to announce they have a mobile app.

1. After you have successfully enrolled in online banking using a browser, go to the app store or Google Play and download the Peoples Bank Texas app.
2. Use your new credentials to get logged in.
3. If you have any problems, contact Peoples Bank.

There will be two apps, one for personal accounts and one for business accounts. *The business app will be for those businesses that are enrolled in our Digital One product, which is for businesses that utilize the ACH feature or require more than one user. The image below is what the personal mobile banking app will look like.

For iPad:



For iPhone or Android:



Business Online Banking

Digital One is our business online banking. This product is for business customers that utilize the ACH feature within online banking or need to have multiple users.

If you are interested in enrolling in business online banking, please contact your local branch on or after Monday, November 8th and they can get it set up for you.

None of your online banking information will be converting over.

E-Statements

After logging in to Online Banking, you will be able to enroll into e-Statements. If you go to the customer service tab and select document delivery, you will be able to select the online option for every account that you'd like to have e-Statements.

Bill Payment

After logging in to Online Banking, you will be able to set up Bill Pay.

Bill pay history will not be accessible after November 5th. If you need this information, you will need to download your transaction history for the account that you make payments out of prior to November 5th.

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2. Use your new credentials to get logged in.
3. If you have any problems, contact Peoples Bank.

There will be two apps, one for personal accounts and one for business accounts.

*The business app will be for those businesses that are enrolled in our Digital One product, which is for businesses that utilize the ACH feature or require more than one user.

The image below is what the business mobile banking app will look like.

For iPad:



For iPhone or Android:



ACHs/Direct Deposit

Your routing number will be changing to:

111316887

Due to the fact that your routing number will be changing, you will have to change any direct deposits or drafts that automatically come in or out of your existing account.

Peoples Bank will send a Notice of Change to the originator for two months after conversion, however, there is no guarantee that the originator will make the change.

Starting November 8th, we recommend you contact merchants and update your routing number with those that automatically draft your account, merchants that automatically credit your account, and on all websites that have your payment information stored. You will also have to update your payment information for any merchants that have your debit card stored.

Please have this completed by December 31, 2021 to avoid anything being returned.

*There are a few customers that have account numbers changing, as well. You should receive separate communication that includes the updated account number. You will also want to notify merchants of the updated account number.

Checks/Debit Cards

Personal Checking Accounts

You should receive a complimentary supply of Peoples Bank checks by October 20th, 2021 to the address that is on file. Please note that your routing number will change after conversion.

Begin using your new Peoples Bank checks beginning on (but not before) November 2021.

It is very important that you don't use your old checks after conversion, because they will be returned.

Business Checking Accounts

If you haven't already done so, please consider ordering your replacement business check supplies. Peoples Bank is proud to offer a promotional code with a discount on your business check order with Deluxe Checks thru December 31, 2021. Getting this order placed as soon as possible is critical to enjoying uninterrupted banking services after the conversion.

To order new business check supplies:

1. Call Deluxe toll-free at 800-503-8744 (Mon-Fri 7 am-11 pm EST, Sat 9 am-5:30 pm EST)
2. Use the promo code that will be mailed to you mid October to get discounts on your new check order.

*If you order checks thru a different vendor, please contact your local branch about getting the credit towards your new check order.

Buy Backs

You can bring all of your unused First Bank & Trust personal and business checks to any of our branch locations and we will pay you \$10.00 per account to shred them for you. This offer will expire December 31, 2021.

Debit Cards

You will be receiving a new, Peoples Bank Visa debit card in the mail prior to conversion. The correspondence will have instructions on how to activate and PIN the debit card.

To PIN and activate your new Peoples Bank Visa debit card call 1-877-205-0068.

You may begin using your new debit card on Monday, November 8th.

Exciting Changes You'll Want to Know About

At the end of business on November 5th, Peoples Bank will introduce new account products to replace your current checking and savings accounts. This New Account Guide is provided to help explain the changes taking place.

Refer to the Easy Account Conversion Tables to determine your new account type. Features for each new account type are on the reverse side.

EASY ACCOUNT CONVERSION TABLES			
The new account products replacing your current accounts are listed below. Features for each new account are listed on the reverse side.			
Personal Checking Account Changes		Personal Savings Account Changes	
Old Account	New Account	Old Account	New Account
Regular Checking Account	→ Simply Free Checking	Savings Account	→ Savings Account
Senior Citizens Checking	→ 50 Plus Interest Checking	Money Market Account	→ Money Market Account
NOW Account	→ Premium Interest Checking	Kids Club	→ Youth Savings Account
Super NOW Account	→ Premium Interest Checking		
Student Checking	→ Simply Free Checking		
Free Checking	→ Simply Free Checking		

New Accounts & Features

SIMPLY FREE CHECKING

- No minimum balance
- No monthly service charge

VIP INTEREST CHECKING

(Require Auto Draft or Direct Deposit)

- Competitive interest
- No minimum balance
- No monthly service charge

50 PLUS INTEREST CHECKING

- Competitive interest
- No minimum balance
- No monthly service charge
- FREE standard bank stock checks
- One owner must be 50 years or better

PREMIUM INTEREST CHECKING

- FREE standard bank stock checks
- Competitive interest if daily balance falls below \$1000
- Higher interest rate with daily balance of \$1000 or more
- Only \$9 monthly charge if daily balance falls below \$1000

SAVINGS ACCOUNT

- Interest paid quarterly
- Minimum balance of \$100 required
- *6 debits allowed per quarter
- \$5.00 fee if balance falls below \$100
- \$5.00 fee for each withdrawal over 6 in a quarter

YOUTH SAVINGS ACCOUNT

- No minimum balance required
- *6 debits allowed per quarter
- The account will change to a regular savings account as soon as the minor reaches 18 years of age.

MONEY MARKET ACCOUNT

- Minimum balance of \$2500 required
- *6 debits allowed per month
- Interest varies based on account balance
- \$15 monthly service charge if the daily balance falls below \$2500 or the number of debits exceed 6 per month.
- Interest is also forfeited if daily balance falls below \$2500

**Effective April 24, 2020, the Federal Regulators have removed the 6 transaction limit until further notice.*

Exciting Changes You'll Want to Know About

At the end of business on November 5th, Peoples Bank will introduce new account products to replace your current checking and savings accounts. This New Account Guide is provided to help explain the changes taking place.

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EASY ACCOUNT CONVERSION TABLES

The new account products replacing your current accounts are listed below.
Features for each new account are listed on the reverse side.

Business Checking Account Changes

Old Account	New Account
Business Checking Account	→ Simply Free Business Checking

Business Savings Account Changes

Old Account	New Account
Savings Account	→ Savings Account
Money Market Account	→ Money Market Account

New Accounts & Features

SIMPLY FREE BUSINESS CHECKING

- No minimum balance
- No monthly service charge
- 500 FREE monthly transaction items*
- Up to \$10,000 currency deposits per month FREE^

SAVINGS ACCOUNT

- Interest paid quarterly
- Minimum balance of \$100 required
- *6 debits allowed per quarter
- Only \$5.00 fee if balance falls below \$100
- \$5.00 for each debit exceeding 6 in a quarter

BUSINESS INTEREST CHECKING

(Only for sole proprietorships and not-for-profit organizations)

- Competitive interest
- 500 FREE monthly transaction items*
- Only \$1000 minimum daily balance to avoid \$10 monthly fee
- Up to \$10,000 currency deposits per month FREE^

MONEY MARKET ACCOUNT

- Minimum balance of \$2500 required
- *6 debits allowed per month
- Interest varies based on account balance
- \$15 monthly service charge if the daily balance falls below \$2500 or the number of debits exceed 6 per month.
- Interest is also forfeited if daily balance falls below \$2500

BUSINESS CHECKING

(For businesses that have more than 500 items or deposit more than \$10,000 in cash each month)*

- Earnings credit allowance on deposit balances may offset activity fees.
- \$20 monthly service charge
- Transaction items are just 15 cents each*
- Coin and currency deposits just 50 cents per \$1000

**Effective April 24, 2020, the Federal Regulators have removed the 6 transaction limit until further notice.*

**Transaction items include all debits and credits. If the Simply Free Business or Business Interest account exceeds 500 free monthly transactions, the account may be converted to another checking product.*

^Includes coin and currency. If the Simply Free Business or Business Interest account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.

What should I do if I still have questions after reading this guide?

At Peoples Bank, providing you with exceptional personal service and the information you need is always our number one priority.

We hope this guide will help you navigate through the system integration. If you still have questions or concerns regarding the upgrade, please reach out to Peoples Bank.

We look forward to serving you for many years to come!



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Phone: (806) 771-0045

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11011 Quaker Ave
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Phone: (806) 776-2012

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Shallowater, Texas 79363
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