

**MAIN OFFICE**

**19 Courthouse Square  
Byrdstown, TN 38549  
Located in Census Tract 9851**

**There have been no offices opened or close in  
2021,2022**

**Livingston Branch opened in  
5476 Bradford Hicks Dr  
Livingston, TN 38570  
Phone 931-823-3883**

**E-mail:  
customerservice@pbtco.net**

**2023**

**Business Hours**

7am-3pm Monday, Tuesday, Thursday

7am-12pm Wednesday and Saturday

7am-5pm Friday

\*7am-8am Drive thru only Mon - Sat

**Services Offered**

**Loan Products**

Automobiles  
Furniture/Household Goods  
Personal Needs  
Secured by Deposit  
Mobile Homes  
Home Improvement  
Unimproved Real Estate  
Construction  
Residential Real Estate  
Commercial Real Estate  
Farm Real Estate  
Business Autos  
General Business  
Farm  
Boats, ATV's, Cycles, etc.  
Secondary Market Type (SBA, FNMA, Student, etc.)

**Deposit Products**

See Attached Disclosures  
Safe Deposit Boxes  
Money Orders  
Wire Transfers  
Night Deposit  
Cashier's Checks  
Telephone Bill Collection  
Direct Deposit  
Preauthorized Withdrawals  
Bank by Mail  
Free Checking (over 62 & full time students)  
Online Banking  
Mobile banking

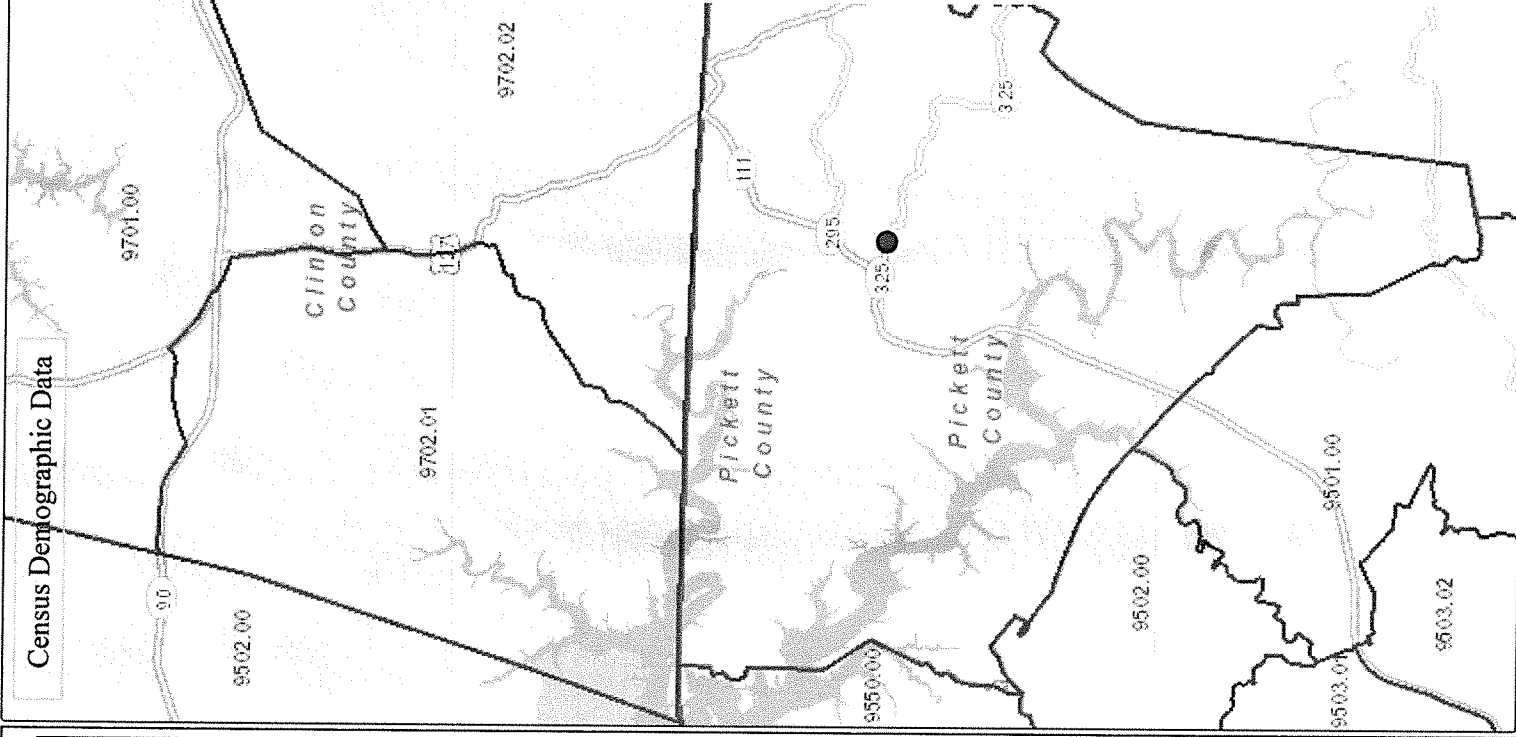


Year: 2020  Address: 19 Courthouse Square Byrdstown Tn 38549

Matched Address	
Address	19 COURTHOUSE SQ, BYRDSTOWN, TN, 38549
MSA/MD Code	NA
State Code	47
County Code	137
Tract Code	9251.00
MSA/MD Name	NA (Outside of MSA)
State Name	TENNESSEE
County Name	PICKETT COUNTY

Census Demographic Data

User Select Tract



Census Demographic Data



Year: 2020 Address: 19 Courthouse Square Byrdstown Tn 38549

Matched Address	
Address	19 COURTHOUSE SQ, BYRDSTOWN, TN, 38549
MSA/MD Code	NA
State Code	47
County Code	137
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MSA/MD Name	NA (Outside of MSA)
State Name	TENNESSEE
County Name	PICKETT COUNTY

Census Demographic Data

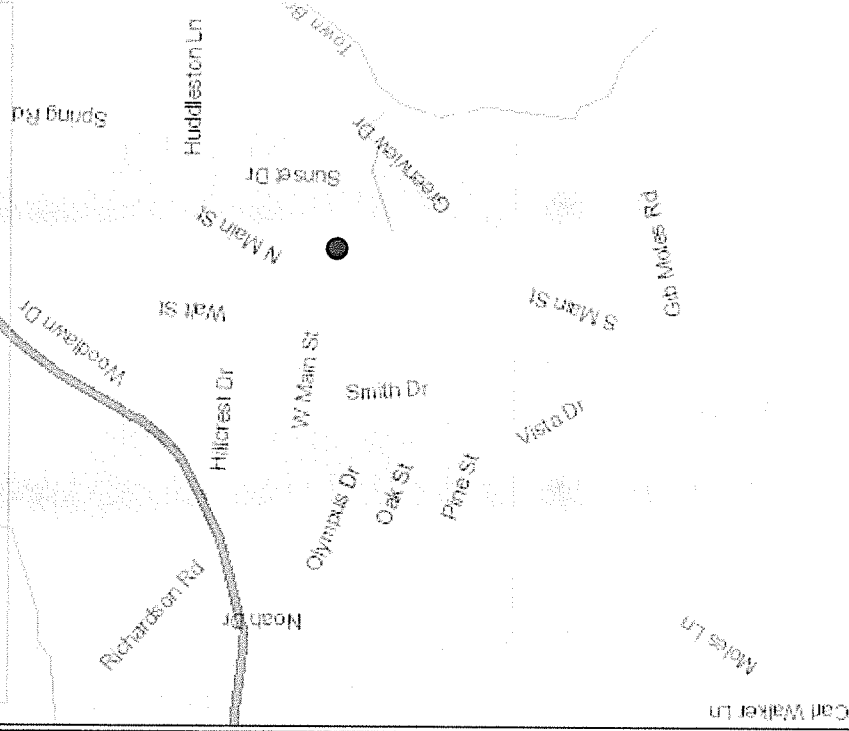
User Select Tract

Census Demographic Data

Address: 19 COURTHOUSE SQ, BYRDSTOWN, TN, 38549  
MSA-State-County-Tract: NA-47-137-9251.00

Census Income Population Housing

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2020 FFIEC Estimated MSA/MD/hon-MSA/MD Median Family Income	\$52,200
2020 Estimated Tract Median Family Income	\$50,712
2015 Tract Median Family Income	\$44,755
Tract Median Family Income %	97.15
Tract Population	5097
Tract Minority %	2.67
Tract Minority Population	136
Owner-Occupied Units	1841
1- to 4- Family Units	3356



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**2020 FFIEC Census Report - Summary Census Demographic Information**

State: 47 - TENNESSEE (TN)

County: 137 - PICKETT COUNTY

Tract: ALL TRACTS

**Data Report Links**

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Family Units	1- to 4-Family Units
9251.00	Middle	Yes*	97.15	\$52,200	\$50,712	\$44,755	5097	2.67	136	1841	3356
9999.99	Middle	No	97.15	\$52,200	\$50,712	\$44,755	5097	2.67	136	1841	3356

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### 2020 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 137 - PICKETT COUNTY

Tract: ALL TRACTS

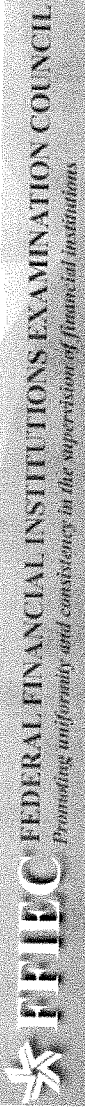
#### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Tract Income Level	2015 MSA/MD Statewide non-MSA/MD Median Family Income	2020 FFIEC Est MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Household Income
9251.00	Middle	\$46,066	\$52,200	16.14	97.15	\$44,755	\$50,712	\$36,773
9999.99	Middle	\$46,066	\$52,200	16.14	97.15	\$44,755	\$50,712	\$36,773

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## FFIEC Census Reports

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### 2020 FFIEC Census Report - Summary Census Population Information

State: 47 - TENNESSEE (TN)

County: 137 - PICKETT COUNTY

Tract: ALL TRACTS

#### Data Report Links

[Demographic](#) (PDF) [Income](#) (PDF) [Population](#) (PDF) [Housing](#) (PDF)

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
9251.00	5097	2.67	1769	2223	4961	136	0	0	38	18	80
9999.99	5097	2.67	1769	2223	4961	136	0	0	38	18	80

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## FFIEC Census Reports

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### 2020 FFIEC Census Report - Summary Census Housing Information

State: 47 - TENNESSEE (TN)

County: 137 - PICKETT COUNTY

Tract: ALL TRACTS

#### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Total Housing Units	1-to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
9251.00	3461	3356	31	No	1841	1238	1841	382
9999.99	3461	3356	31	No	1841	1238	1841	382

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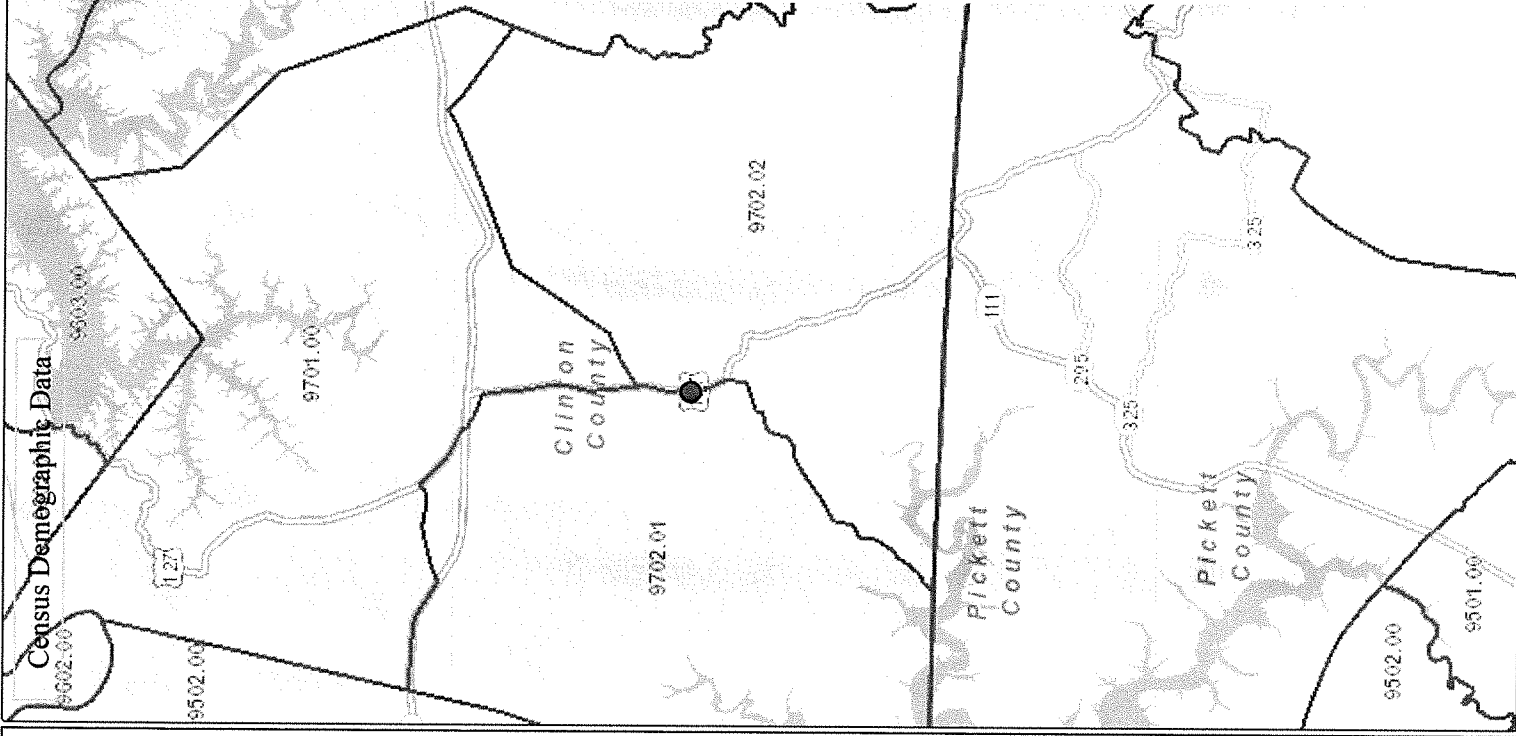
Year: 2020

Address: 403 N Cross St Albany Ky 42602

Matched Address	
Address	403 N CROSS ST, ALBANY, KY, 42602
MSA/MD Code	NA
State Code	21
County Code	053
Tract Code	9702.01
MSA/MD Name	NA (Outside of MSA)
State Name	KENTUCKY
County Name	CLINTON COUNTY

Census Demographic Data

User Select Tract





Year: 2020

Address: 403 N Cross St Albany Ky 42602

Matched Address		<input type="radio"/>
Address	403 N CROSS ST, ALBANY, KY,	
MSA/MD Code	42602	
State Code	NA	
County Code	21	
Tract Code	053	
MSA/MD Name	9702.01	
State Name	NA (Outside of MSA)	
County Name	KENTUCKY	
	CLINTON COUNTY	

Census Demographic Data

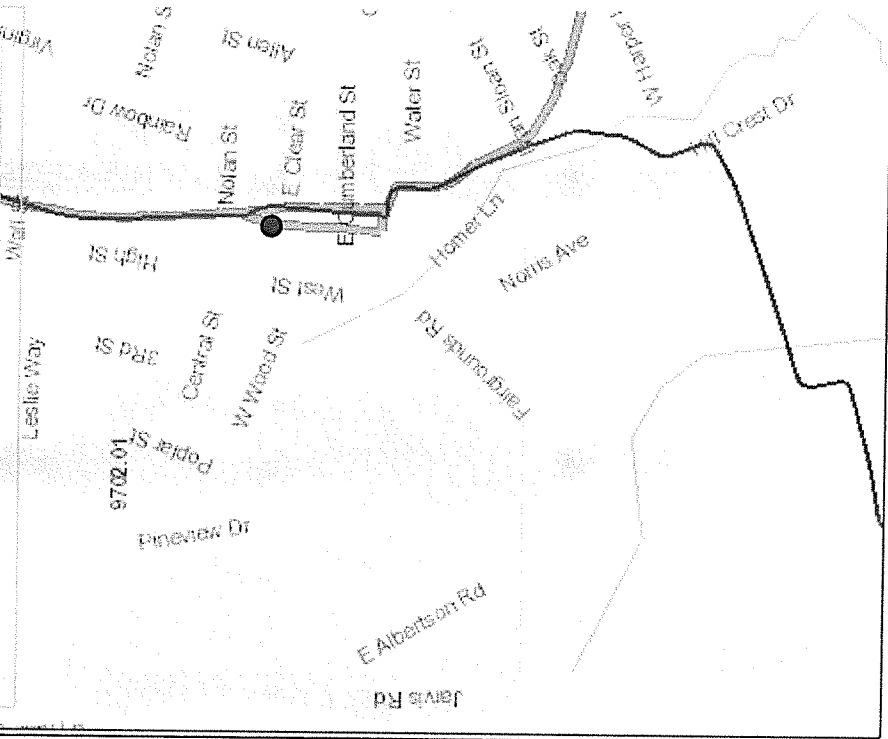
User Select Tract

Census Demographic Data

Address: 403 N CROSS ST, ALBANY, KY, 42602  
MSA-State-County-Tract: NA-21-053-9702.01

Census Income Population Housing

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2020 FFIEC Estimated MSAMD/non-MSAMD Median Family Income	\$51,500
2020 Estimated Tract Median Family Income	\$34,242
2015 Tract Median Family Income	\$30,577
Tract Median Family Income %	66.49
Tract Population	350
Tract Minority %	3.97
Tract Minority Population	139
Owner-Occupied Units	886
1- to 4- Family Units	1650



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**2020 FFIEC Census Report - Summary Census Demographic Information**

State: 21 - KENTUCKY (KY)

County: 053 - CLINTON COUNTY

Tract: ALL TRACTS

**Data Report Links**

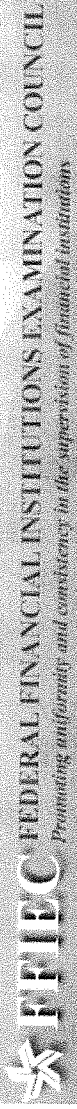
[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2020 FFIEC Est.		2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
				MSA/MD non-Median Family Income	Tract Median Family Income						
9701.00	Middle	Yes*	98.59	\$51,500	\$50,774	\$45,341	2933	0.99	29	930	1529
9702.01	Moderate	No	66.49	\$51,500	\$34,242	\$30,577	3501	3.97	139	886	1650
9702.02	Moderate	No	69.54	\$51,500	\$35,813	\$31,981	3754	5.59	210	1076	1958
9999.99	Moderate	No	75.07	\$51,500	\$38,661	\$34,526	10188	3.71	378	2892	5137

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### 2020 FFIEC Census Report - Summary Census Income Information

State: 21 - KENTUCKY (KY)

County: 053 - CLINTON COUNTY

Tract: ALL TRACTS

#### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Tract Income Level	2015 MSA/MD Statewide non-MSA/MD Median Family Income	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Household Income
9701.00	Middle	\$45,986	\$51,500	17.43	98.59	\$45,341	\$50,774	\$34,217
9702.01	Moderate	\$45,986	\$51,500	32.45	66.49	\$30,577	\$34,242	\$26,250
9702.02	Moderate	\$45,986	\$51,500	22.17	69.54	\$31,981	\$35,813	\$26,082
9999.99	Moderate	\$45,986	\$51,500	24.31	75.07	\$34,526	\$38,661	\$28,025

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### 2020 FFIEC Census Report - Summary Census Population Information

State: 21 - KENTUCKY (KY)

County: 053 - CLINTON COUNTY

Tract: ALL TRACTS

#### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
9701.00	2933	0.99	735	1075	2904	29	0	23	0	6	0
9702.01	3501	3.97	888	1304	3362	139	0	0	46	73	20
9702.02	3754	5.59	948	1479	3544	210	0	0	12	191	7
9999.99	10188	3.71	2571	3858	9810	378	0	23	58	270	27

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**2020 FFIEC Census Report - Summary Census Housing Information**

State: 21 - KENTUCKY (KY)

County: 053 - CLINTON COUNTY

Tract: ALL TRACTS

**Data Report Links**

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
9701.00	1529	1529	37	No	930	454	930	145
9702.01	1716	1650	34	No	886	412	886	418
9702.02	2019	1958	39	No	1076	540	1076	403
9999.99	5264	5137	37	No	2892	1406	2892	966

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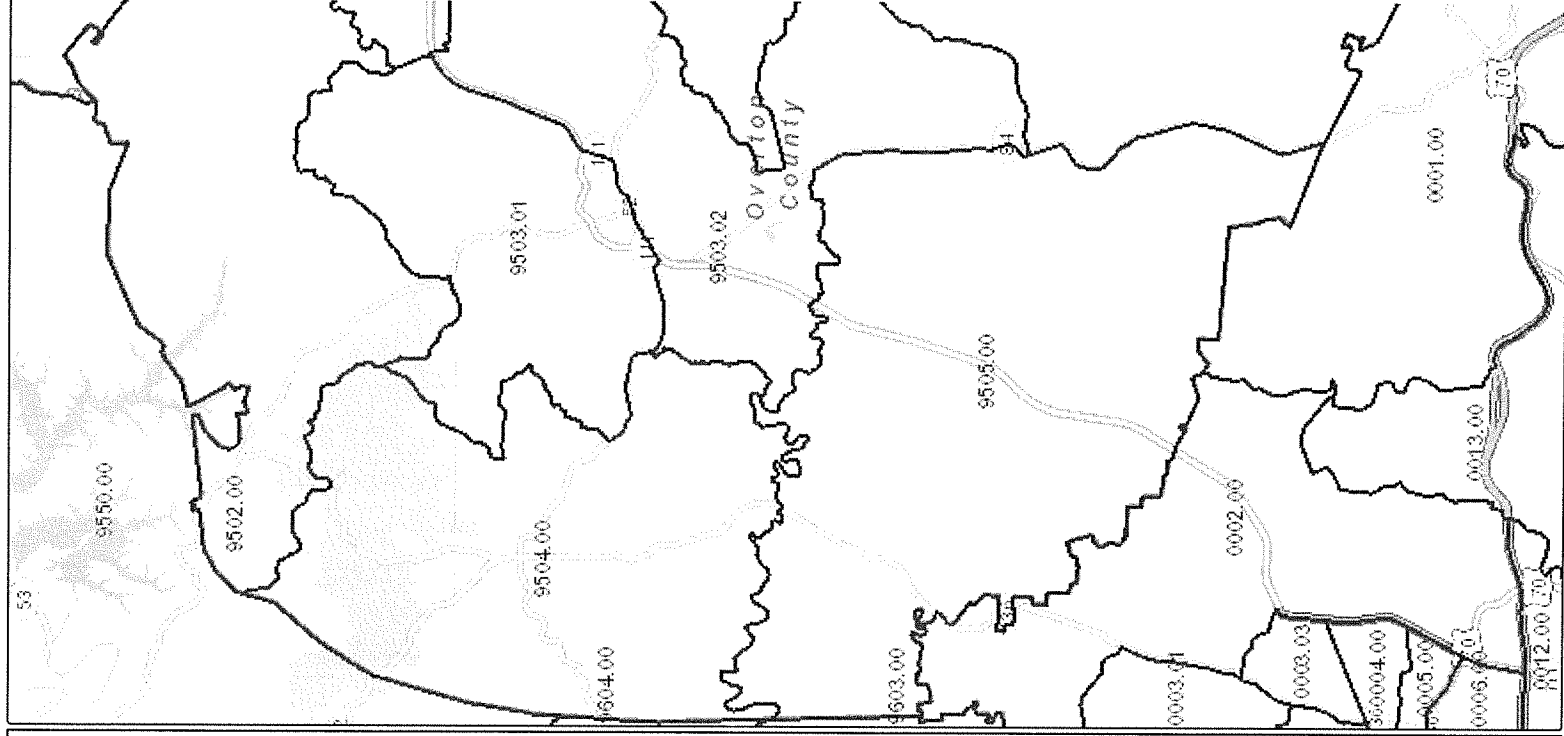
Year: 2021  Address: Overton county tn

<b>Matched Address</b> <input type="radio"/>	
Address	
MSA/MD Code	
State Code	
County Code	
Tract Code	
MSA/MD Name	
State Name	
County Name	

Address Not Found

User Select Tract

\* When an exact address cannot be matched, use the mapping feature by clicking on the map to locate the tract for the address. If the mapping feature does not provide the desired results, refer to [A Guide to HMDA Reporting: Getting it Right!](#) for other resources that may assist you with geocoding your data. See [Help on Geocode](#) for more details.



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**2020 FFIEC Census Report - Summary Census Demographic Information**

State: 47 - TENNESSEE (TN)

County: 133 - OVERTON COUNTY

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**Data Report Links**

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\* Will automatically be included in the 2021 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
9501.00	Middle	No	83.48	\$52,200	\$43,577	\$38,456	2017	0.55	11	555	903
9502.00	Middle	No	86.83	\$52,200	\$45,325	\$40,000	1770	3.33	59	620	926
9503.01	Middle	No	92.08	\$52,200	\$48,066	\$42,419	4417	6.02	266	1219	1903
9503.02	Middle	No	114.26	\$52,200	\$59,644	\$52,639	3095	5.91	183	859	1212
9504.00	Middle	No	104.81	\$52,200	\$54,711	\$48,286	2028	3.06	62	652	989
9505.00	Middle	No	101.84	\$52,200	\$53,160	\$46,917	6183	1.55	96	2110	2717
9506.00	Middle	No	80.15	\$52,200	\$41,838	\$36,925	2590	4.32	112	893	1301
9999.99	Middle	No	95.08	\$52,200	\$49,632	\$43,803	22100	3.57	789	6908	9951

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**2020 FFIEC Census Report - Summary Census Income Information**

State: 47 - TENNESSEE (TN)

County: 133 - OVERTON COUNTY

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**Data Report Links**

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Tract Income Level	2015 MSA/MD Statewide non-MSA/MD Median Family Income	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Household Income
9501.00	Middle	\$46,066	\$52,200	33.65	83.48	\$38,456	\$43,577	\$30,145
9502.00	Middle	\$46,066	\$52,200	16.21	86.83	\$40,000	\$45,325	\$36,168
9503.01	Middle	\$46,066	\$52,200	18.21	92.08	\$42,419	\$48,066	\$34,092
9503.02	Middle	\$46,066	\$52,200	24.68	114.26	\$52,639	\$59,644	\$33,844
9504.00	Middle	\$46,066	\$52,200	18.52	104.81	\$48,286	\$54,711	\$38,438
9505.00	Middle	\$46,066	\$52,200	21.25	101.84	\$46,917	\$53,160	\$38,048
9506.00	Middle	\$46,066	\$52,200	19.65	80.15	\$36,925	\$41,838	\$34,954
9999.99	Middle	\$46,066	\$52,200	21.46	95.08	\$43,803	\$49,632	\$35,287

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### 2020 FFIEC Census Report - Summary Census Population Information

State: 47 - TENNESSEE (TN)

County: 133 - OVERTON COUNTY

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#### Data Report Links

[Demographic](#) [Income](#) [Population](#) [Housing](#)

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
9501.00	2017	0.55	521	731	2006	11	0	0	0	0	11
9502.00	1770	3.33	562	731	1711	59	0	7	0	24	28
9503.01	4417	6.02	1196	1805	4151	266	0	11	177	7	71
9503.02	3095	5.91	872	1301	2912	183	0	30	2	151	0
9504.00	2028	3.06	620	762	1966	62	15	0	0	10	37
9505.00	6183	1.55	1808	2499	6087	96	9	0	0	31	56
9506.00	2590	4.32	818	1064	2478	112	32	27	0	53	0
9999.99	22100	3.57	6397	8893	21311	789	56	75	179	276	203

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### 2020 FFIEC Census Report - Summary Census Housing Information

State: 47 - TENNESSEE (TN)

County: 133 - OVERTON COUNTY

Records 1 through 8 of 8

#### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
9501.00	903	903	38	No	555	172	555	176
9502.00	926	926	35	No	620	195	620	111
9503.01	2044	1903	39	No	1219	239	1219	586
9503.02	1383	1212	35	No	859	82	859	442
9504.00	989	989	30	No	652	227	652	110
9505.00	2717	2717	26	No	2110	218	2110	389
9506.00	1301	1301	25	No	893	237	893	171
9999.99	10263	9951	33	No	6908	1370	6908	1985

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Year: 2021  Address: Fentress County 38556

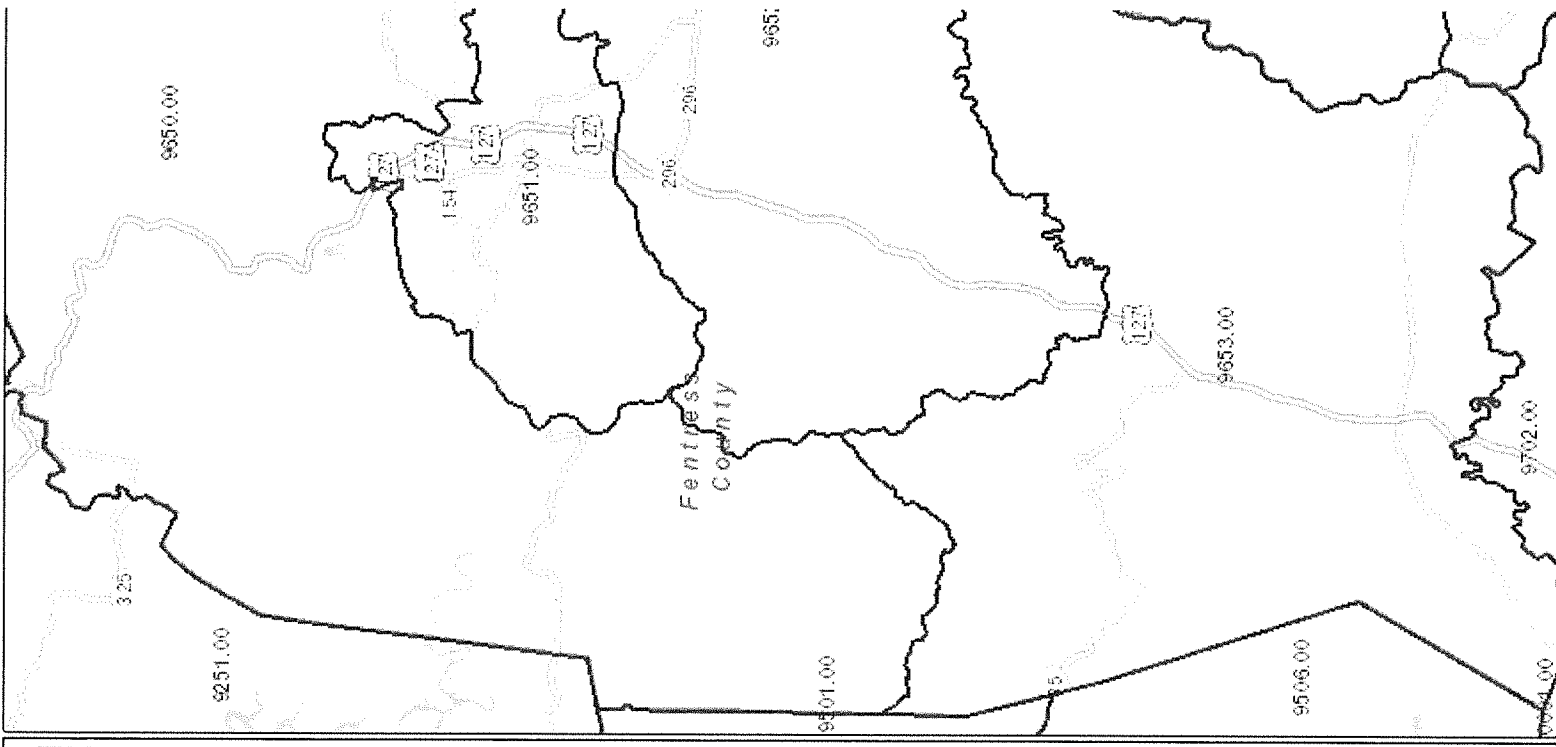
<b>Matched Address</b> <input type="radio"/>	
Address	
MSA/MID Code	
State Code	
County Code	
Tract Code	
MSA/MID Name	
State Name	
County Name	

Address Not Found

Census Demographic Data

User Select Tract

\* When an exact address cannot be matched, use the mapping feature by clicking on the map to locate the tract for the address. If the mapping feature does not provide the desired results, refer to [Guide to HMIDA Reporting: Getting It Right!](#) for other resources that may assist you with geocoding your data. See [Help on Geocode](#) for more details.



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**2020 FFIEC Census Report - Summary Census Demographic Information**

State: 47 - TENNESSEE (TN)

County: 049 - FENTRESS COUNTY

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**Data Report Links**

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
9650.00	Middle	Yes*	87.91	\$52,200	\$45,889	3052	2.88	88	1074	1866
9651.00	Moderate	No	64.64	\$52,200	\$33,742	4513	5.78	261	1045	1990
9652.00	Moderate	No	77.63	\$52,200	\$40,523	5738	0.70	40	1869	2634
9653.00	Middle	Yes*	89.03	\$52,200	\$46,474	4628	3.05	141	1656	2216
9999.99	Middle	No	80.74	\$52,200	\$42,146	17931	2.96	530	5644	8706

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**FFIEC Census Reports**

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**2020 FFIEC Census Report - Summary Census Income Information**

State: 47 - TENNESSEE (TN)

County: 049 - FENTRESS COUNTY

Records 1 through 5 of 5

**Data Report Links**

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Tract Income Level	2015 MSA/MID Statewide non-MSA/MID Median Family Income	2020 FFIEC Est. MSA/MID non-MSA/MID Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Household Income
9650.00	Middle	\$46,066	\$52,200	24.88	87.91	\$40,500	\$45,889	\$37,725
9651.00	Moderate	\$46,066	\$52,200	35.25	64.64	\$29,779	\$33,742	\$22,907
9652.00	Moderate	\$46,066	\$52,200	21.53	77.63	\$35,764	\$40,523	\$33,194
9653.00	Middle	\$46,066	\$52,200	23.80	89.03	\$41,016	\$46,474	\$31,034
9999.99	Middle	\$46,066	\$52,200	26.01	80.74	\$37,198	\$42,146	\$30,259

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## FFIEC Census Reports

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### 2020 FFIEC Census Report - Summary Census Population Information

State: 47 - TENNESSEE (TN)

County: 049 - FENTRESS COUNTY

Records 1 through 5 of 5

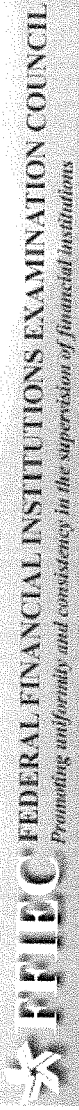
#### Data Report Links

[Demographic](#) [Income](#) [Population](#) [Housing](#)

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaitian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
9650.00	3052	2.88	936	1317	2964	88	18	0	0	0	70
9651.00	4513	5.78	1086	1777	4232	261	6	0	11	172	72
9652.00	5738	0.70	1739	2265	5698	40	0	0	0	36	4
9653.00	4628	3.05	1267	1945	4487	141	12	55	18	17	39
9999.99	17931	2.96	5028	7304	17401	530	36	55	29	225	185

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FFIEC Census Reports

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### 2020 FFIEC Census Report - Summary Census Housing Information

State: 47 - TENNESSEE (TN)

County: 049 - FENTRESS COUNTY

Records 1 through 5 of 5

#### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
9650.00	1866	1866	27	No	1074	549	1074	243
9651.00	2191	1990	39	No	1045	414	1045	732
9652.00	2655	2634	32	No	1869	390	1869	396
9653.00	2216	2216	28	No	1656	271	1656	289
9999.99	8928	8706	32	No	5644	1624	5644	1660

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**FEE SCHEDULE**

**People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549**



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

Account Research - per hour	\$15.00
Cashier Checks Fee	\$3.00
Check Images/Printing Fee-assessed each check image print request.	\$1.00
Debit Card Replacement Fee-assessed for each replacement debit card requested.	\$5.00
Dormant Account Fee-assessed per month against dormant account.	\$2.00
Foreign ATM Fee	\$0.50
Money Order Fee	\$1.00
Non-Sufficient Funds Fee-per item	\$26.90
Photocopy Fee-per Page	\$0.50
Statement Reprinting Fee-assessed for each statement reprint requested.	\$3.00
Stop Payment Fee-ACH	\$25.00
Stop Payment Fee-Check	\$15.00
Wire Transfers-Outgoing and Incoming	\$25.00
Overdraft Status Fee	

If your account balance falls below \$0.00, creating a negative balance, a daily fee of \$5.00 will be charged each day beginning on the fourth day and each day thereafter until the account balance has a positive balance or \$0.00.

NSF and Overdraft Status fees apply to overdrafts and returned items created by check, in person withdrawal, ATM withdrawals, electronic transfers such as preauthorized transfers, or any other electronic means.



**TRUTH IN SAVINGS**  
Regular Checking  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**MINIMUM BALANCE REQUIREMENTS.** A net service charge of \$5.00 will be imposed every month if the daily balance on any day of the day falls below \$300.00.

A minimum balance fee of \$5.00 will be imposed every monthly statement cycle if the daily balance of the account falls below \$100.00 any day of the statement cycle. A minimum balance fee of \$4.00 will be imposed every monthly statement cycle if the daily balance of the account falls below \$200.00 any day of the statement cycle. A minimum balance fee of \$3.00 will be imposed every monthly statement cycle if the daily balance of the account falls below \$300

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The following additional terms apply to this account: Monthly service charge fees will not apply on accounts for students or senior citizens (persons 62 years of age and over.)

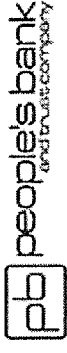
**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**TRUTH IN SAVINGS**

**Club**

**People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549**



**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Banclob Fee: \$6.50 will be charged each month.



**TRUTH IN SAVINGS**

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549

Regular Family Club Checking Account



**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Bankclub Fee: \$8.50 will be charged each month.

**TRUTH IN SAVINGS**

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
Employee Checking Account



**ELIGIBILITY REQUIREMENTS.** Employee Account

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
Employee Club Checking Account



**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Banclub Fee: \$2.50 will be charged each month.

**TRUTH IN SAVINGS**

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
Employee Family Club Checking Account



**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Bankclub Fee: \$4.50 will be charged each month.



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account. A Net service charge of \$4.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$500.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**TRUTH IN SAVINGS**

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
Now Club Account



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

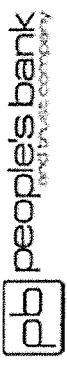
**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Bankclub Fee: \$7.50 will be charged each month.

**TRUTH IN SAVINGS**  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
Now Family Club Account



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Banklub Fee: \$9.50 will be charged each month

**TRUTH IN SAVINGS**  
Super Now Account  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**RATE INFORMATION.** The interest rate on your account is 0.200% with an annual percentage yield of 0.20%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account. A Net service charge of \$7.50 will be imposed every month if the daily balance on any day of the statement cycle falls below \$1,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.





**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Banklub Fee:** \$7.50 will be charged each month

**RATE INFORMATION:** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly, and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

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**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

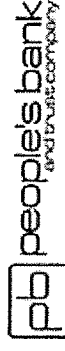
**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Bankclub Fee: \$9.50 will be charged each month

**TRUTH IN SAVINGS**

HIFI Account

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,000.00	0.000%	0.00%
2	Equal to or greater than \$1,000.00	0.300%	0.30%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account. A Net service charge of \$4.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction or by check, draft, debit card or similar order to a third party. A fee of \$1.00 will be imposed for each subsequent debit. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Financial Institution. You may make unlimited over the counter withdrawals.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**TRUTH IN SAVINGS**  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
HI-FI Plus Account



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$10,000.00 to open this account. A Net service charge of \$4.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$10,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCURAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction or by check, draft, debit card or similar order to a third party. A fee of \$1.00 will be imposed for each subsequent debit. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Financial Institution. You may make unlimited over the counter withdrawals.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
Christmas Club  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**RATE INFORMATION.** The interest rate on your account is 1.000% with an annual percentage yield of 1.00%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded annually and will be credited to the account annually. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Club account withdrawal limitations - If any withdrawal(s) is/are made from this account before maturity, then this account will be closed.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The following additional terms apply to this account: The maximum account balance we allow is 5000.00.





**TRUTH IN SAVINGS**  
Regular Savings  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**RATE INFORMATION.** The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** A Net service charge of \$1.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$50.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction or by check, draft, debit card or similar order to a third party. A fee of \$1.00 will be imposed for each subsequent debit. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Financial Institution. You may make unlimited over the counter withdrawals.



**TRUTH IN SAVINGS**  
Golden Passbook  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**RATE INFORMATION.** The interest rate on your account is 0.350% with an annual percentage yield of 0.35%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction or by check, draft, debit card or similar order to a third party. A fee of \$1.00 will be imposed for each subsequent debit. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Financial Institution. You may make unlimited over the counter withdrawals.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The following additional terms apply to this account: You may withdrawal funds only during the first 10 days after the end of the quarter. If a withdrawal is made outside this specified withdrawal period, you will lose one month's interest on the amount withdrawn.



**TRUTH IN SAVINGS**

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549  
Business Checking Account



**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
BIC account  
People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account.

You must maintain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The 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.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**ACCOUNT AGREEMENT  
CHECKING ACCOUNT**

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



**DEFINITIONS.** Throughout this Agreement, these terms have the following meaning:

- "You," "your," and "account owner" refer to the Customer whether or not there are one or more Customers named on the account.
- "We," "our," and "us" refer to the Bank, People's Bank and Trust Company.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

**GENERAL AGREEMENT.** You understand that the following Account Agreement ("Agreement") governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**YOUR CHOICE OF ACCOUNT.** You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

**PAYABLE ON DEATH ACCOUNT.** A Payable On Death account permits the account owner(s) to transfer the account to named beneficiaries. You may designate primary and contingent beneficiaries. Named beneficiaries are assumed to be primary unless indicated as contingent. If two or more account owners create a Payable On Death account, then between the account owners, the account is treated as a joint account with right of survivorship. The account owner(s) may withdraw all or part of the funds at any time. The account owner(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. A beneficiary can only acquire withdrawal rights by surviving all of the account owners. If more than one named beneficiary survives all of the account owners, then the beneficiaries will be entitled to equal shares of the funds without right of survivorship, unless otherwise indicated. If no beneficiary survives all of the account owners, then the account shall be treated as an individual account (if there is one surviving account owner) or as a joint account with right of survivorship (if there is more than one surviving account owner). In that case, the account will be in the name(s) of the surviving account owner(s), rather than a Payable On Death Account.

To the extent that they apply to your situation, individual account and joint with right of survivorship have the following meanings. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate. The joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

**TRANSFERS AND ASSIGNMENTS.** We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

**POWER OF ATTORNEY.** If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

**RESTRICTIVE LEGENDS.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

**STALE OR POSTDATED CHECKS.** We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.



attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

**STATEMENTS.** We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

**ACH AND WIRE TRANSFERS.** This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state of Tennessee. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**PROVISIONAL PAYMENT.** Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**INTERNATIONAL ACH TRANSACTIONS.** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

**NOTICE OF RECEIPT.** We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**CHOICE OF LAW.** We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

#### **STOP PAYMENTS.**

**STOP PAYMENT ON CHECKS.** You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

**STOP PAYMENT ON ACH DEBITS.** A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).



**CLAIMS.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

**DORMANT/INACTIVE ACCOUNTS.** You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

**ATTORNEYS' FEES AND EXPENSES.** You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

**LEGAL PROCESS AGAINST ACCOUNT.** You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

**OUR WAIVER OF RIGHTS.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

**YOUR WAIVER OF NOTICE.** By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

**NOTICE.** You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

**TELEPHONE AND ELECTRONIC COMMUNICATION.** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

**ONLINE OR MOBILE SERVICES.** If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

**AMENDMENTS AND ALTERATIONS.** You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

**EFFECTIVE APPLICABLE LAWS AND REGULATIONS.** You understand that this Agreement is governed by the laws of Tennessee, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.



## **IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

### **Substitute Checks and Your Rights**

**WHAT IS A SUBSTITUTE CHECK?** To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**HOW DO I MAKE A CLAIM FOR A REFUND?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (931)864-3168 or  
Mail at: People's Bank & Trust Co.  
19 Courthouse Square  
Byrdstown, TN 38549

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.







**YOUR ABILITY TO WITHDRAW FUNDS**

**PURPOSE OF THIS DISCLOSURE.** Our general policy is to allow you to withdraw funds deposited in a transaction account on 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 People's 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.

In order to establish that a deposit is made on a particular Business Day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that Business Day.

BUSINESS DAY(S)	CUT-OFF TIME
Everyday is a business day except Saturdays, Sundays, and Federal Holidays.	3:00

However, if you make a deposit after the cut-off time shown above 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.** 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 them to pay checks that you have written.

**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 on the day of deposit.

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

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 seventh 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.

**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 direct 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 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 deposit.



## ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

People's Bank & Trust Company of Pickett County  
Byrdstown, TN 38549



For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to People's Bank and Trust Company. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

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 Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

**TERMS AND CONDITIONS.** The following provisions govern the use of EFT services through accounts held by People's Bank and Trust Company which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

**DEFINITION OF BUSINESS DAY.** Business days are Monday through Friday excluding holidays.

### ELECTRONIC FUND TRANSFER SERVICES PROVIDED

**DEBIT CARD SERVICES.** The services available through use of your debit card are described below.

#### DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s).
- You may make balance inquiries on your checking 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): NYCE SUM.

**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 available account balance or, if applicable, your available overdraft protection. 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:

- 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.



**POINT OF SALE LIMITATIONS.** You may buy up to \$500.00 worth of goods or services in any one day through use of our Point of Sale service.

**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.

**LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** Federal regulation may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone or computer. Please refer to the Account Agreement for more information regarding transaction limitations.

**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 (931)864-3168 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 another 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 People's 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 via the telephone.

**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,



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.** We reserve the right to impose a fee and to change fees upon notice to you.

**DISCLOSURE OF ACCOUNT INFORMATION.** You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release People's Bank and Trust Company and hold it harmless from any liability arising out of the transmission of these messages.

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.

**AMENDING OR TERMINATING THE AGREEMENT.** We may change this agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

**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.



## FACTS

### WHAT DOES PEOPLE'S 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 income
- Account balances and payment history
- Credit history and credit scores

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 People's Bank and Trust Company chooses to share; and whether you can limit this sharing.

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

#### Questions?

Call (931)864-3168 or go to [www.peoplesbankbyrdstown.com](http://www.peoplesbankbyrdstown.com)

LOAN TO DEPOSIT RATIOS						
December, 1994	77.45%	March, 2007	86.70%	June, 2019	85.44%	
March, 1995	78.27%	June, 2007	89.34%	September, 2019	83.50%	
June, 1995	80.15%	September, 2007	85.70%	December, 2019	84.87%	
September, 1995	77.25%	December, 2007	86.63%	March, 2020	83.98%	
December, 1995	78.91%	March, 2008	84.19%	June, 2020	81.60%	
March, 1996	77.24%	June, 2008	84.47%	September, 2020	80.86%	
June, 1996	80.41%	September, 2008	88.02%			
September, 1996	80.68%	December, 2008	91.32%			
December, 1996	84.58%	March, 2009	85.06%			
March, 1997	83.60%	June, 2009	85.23%			
June, 1997	85.54%	September, 2009	87.44%			
September, 1997	86.24%	December, 2009	87.18%			
December, 1997	85.42%	March, 2010	85.81%			
March, 1998	82.68%	June, 2010	87.09%			
June, 1998	82.80%	September, 2010	85.86%			
September, 1998	84.68%	December, 2010	87.98%			
December, 1998	83.97%	March, 2011	81.97%			
March, 1999	83.28%	June, 2011	81.38%			
June, 1999	85.77%	September, 2011	77.80%			
September, 1999	85.77%	December, 2011	78.19%			
December, 1999	88.06%	March, 2012	76.34%			
March, 2000	87.93%	June, 2012	77.02%			
June, 2000	88.29%	September, 2012	77.66%			
September, 2000	88.36%	December, 2012	79.80%			
December, 2000	87.09%	March, 2013	75.81%			
March, 2001	86.39%	June, 2013	78.55%			
June, 2001	86.84%	September, 2013	76.98%			
September, 2001	86.57%	December, 2013	78.43%			
December, 2001	81.25%	March, 2014	75.60%			
March, 2002	81.80%	June, 2014	73.21%			
June, 2002	82.69%	September, 2014	75.22%			
September, 2002	85.47%	December, 2014	82.65%			
December, 2002	85.49%	March, 2015	83.31%			
March, 2003	86.88%	June, 2015	83.74%			
June, 2003	87.14%	September, 2015	84.80%			
September, 2003	89.03%	December, 2015	83.99%			
December, 2003	90.72%	March, 2016	80.22%			
March, 2004	90.27%	June, 2016	81.47%			
June, 2004	90.81%	September, 2016	78.55%			
September, 2004	90.27%	December, 2016	82.78%			
December, 2004	90.10%	March, 2017	82.20%			
March, 2005	90.10%	June, 2017	82.68%			
June, 2005	92.85%	September, 2017	82.45%			
September, 2005	93.05%	December, 2017	80.18%			
December, 2005	95.16%	March, 2018	82.12%			
March, 2006	85.94%	June, 2018	87.12%			
June, 2006	86.59%	September, 2018	84.27%			
September, 2006	88.68%	December, 2018	89.87%			
December, 2006	89.49%	March, 2019	87.92%			