Dear Valued Customer:

Welcome to Peoples Bank! On Thursday, January 24, 2019, we successfully completed the acquisition by merger of A.J. Smith Bank. Peoples Bank is now your financial institution, and our goal is to ensure that you experience a smooth transition.

On Saturday, May 4, 2019, the A.J. Smith offices will temporarily close for the day as we integrate our systems and transfer your A.J. Smith accounts to comparable accounts at Peoples Bank. The information in this booklet and enclosed Disclosure Packet will introduce you to the features and benefits of your new Peoples Bank accounts.

Beginning Monday, May 6, 2019, you will have access to many products and services that were not available to you at A.J. Smith.

We’ve made it our business, as your community bank and financial partner, to deliver a valuable banking experience to you. That’s why we offer a variety of digital banking services so that you can do your banking where and when you want, as well as a wide range of traditional personal, business and wealth management products to help you achieve your financial goals.

Peoples Bank strives to be a mission-and values-driven organization. Our brand is directly aligned with the success of our customers, and acting ethically is paramount to delivering on that promise.

We invite you to explore what we have to offer, not only in this booklet, but also on our website at ibankpeoples.com. Of course, we are always ready to discuss with you, in person, how we can assist you in reaching your financial goals.

Let us assure you that we value our relationship with you, and we hope that you enjoy your experience at Peoples. If you have any questions regarding your accounts or financial needs, don’t hesitate to contact your local Banking Center.

Sincerely,

Benjamin Bochnowski
President and Chief Executive Officer
About Us

For over 100 years, Peoples Bank has maintained a commitment to the customer, a belief that has allowed us to thrive and continue to serve our customers. It’s the same philosophy that drives Peoples now as it did in 1910, when the Bank first opened for business.

Today we call this commitment to our customers You First Banking, and it’s our pledge to always put your financial goals first. It’s banking that is driven by relationships, not just transactions, so that we’re here for you as your financial needs continue to grow and change. Because we are an independent community bank, we can respond quickly and effectively with the service and solutions you need to meet your financial goals.

Headquartered in Munster, Indiana, Peoples delivers a wide range of consumer, business, and wealth management products along with digital banking services, as well as a tradition of high-quality performance. To fit today’s busy lifestyles, we offer a variety of ways you can conduct your banking activities. You can visit any of our 22 Banking Centers and ATMs, enroll in Online Banking services, or use our mobile banking app to deposit checks and send money to friends.

For the 14th consecutive year, American Banker magazine listed Peoples among the top 200 community banks in America for performance. Our team has a clear mission — to identify and make the most of every opportunity to provide value to our customers, shareholders, employees, and the community, while adhering to sound banking principles. That’s what You First Banking is all about.

Mission Statement

Peoples Bank is committed to helping our customers and communities be more successful. Our core values of Stability, Integrity, Community, and Excellence guide our mission toward the success of our customers, local businesses, and communities. We strive to be a value-driven bank for all of our stakeholders and focus on bringing capital back to the communities we serve. At Peoples, it’s our commitment to offer the best service that our customers can find through engagement and technologies that will enhance the customer experience.

Frequently Asked Questions

How can I ensure that I receive all important information regarding this transition?

► Please make sure your contact information (email address, phone number, home address) is up to date. Visit or contact your A.J. Smith location to confirm your information is current.

When can I access my accounts and conduct my banking at a Peoples Bank Banking Center?

► Beginning Monday, May 6, 2019, the Midlothian and two Orland Park locations (Wolf Road and 80th Avenue) will be open for business as Peoples Bank. At that time you may visit any of our 22 Banking Centers located in South Suburban Chicagoland and Northwest Indiana.

Will my A.J. Smith account numbers and open dates change when I become a customer of Peoples Bank?

► No, account numbers and open dates will not change.

Can I still use my A.J. Smith checks?

► Yes, you can continue to use your A.J. Smith checks until your supply runs out. When it’s time to reorder, please contact any of our 22 Banking Centers for assistance or place an order within Online Banking. Going forward, you will use Deluxe for check reorders rather than Harland Clarke, the company you are currently using. When it comes time to order checks, you will need to contact us to ensure you’re getting the appropriate discounts associated with your account.

continued >
Will there be any changes to my checking account?

- **Personal:** Your current account will be transferred to a Peoples Bank account. Refer to the chart on page 12 for more details. Your final A.J. Smith statement will be processed on Friday, May 3, 2019. Your new monthly statement will change to the 5th business day of each month, beginning June 2019.
  - Electronic payments that you’ve set up to automatically debit your account will continue to process. Direct deposits that you receive, such as social security, will continue to occur without interruption.

- **Business:** Your current account will be transferred to a Peoples Bank account. Refer to the chart on page 21 for more details. Your final A.J. Smith statement will be processed on Friday, May 3, 2019. Your new monthly statement will change to the last business day of the month.
  - Electronic payments that you’ve set up to automatically debit your account will continue to process.

Will my A.J. Smith Debit Card be replaced with a Peoples Bank Debit Card?

- Yes, you will receive a new Peoples Bank VISA® Debit Card in the mail by Monday, April 29, 2019. Please refer to pages 13 and 14 of this booklet for more information. You may activate and begin using your new card on Thursday, May 2, 2019.

Will I have access to surcharge-free ATMs?

- Yes, you can use any Peoples Bank ATM free of charge. Additionally, Peoples Bank is a member of the Allpoint® ATM Network, which provides surcharge free access at over 55,000 ATMs worldwide. For more information, visit our website at ibankpeoples.com.

How do I enroll in Peoples Bank Online and Mobile Banking?

- **Personal:** If you are currently using Online Banking or the eStatement system to access your personal accounts, you will automatically be enrolled in the Peoples Bank Consumer Online Banking system. If you are not currently using Online Banking, you may enroll beginning Monday, May 6, 2019 by visiting our website at ibankpeoples.com, or the Banking Center nearest you. Please refer to pages 25 - 27 in this booklet for a description of all the available features.

- **Business:** If you are currently using Online Banking or the eStatement system to access your business accounts, your current access will be cancelled on May 3, 2019. You will need to enroll in Peoples Bank’s Business Online Banking by completing an enrollment form, which was mailed to you in March. You may also access the enrollment form on our website, ibankpeoples.com, or by visiting your local Banking Center. Please refer to pages 28 - 29 in this booklet for a description of all the available features.

When is the last day I can use A.J. Smith Online Banking and eStatements?

- The A.J. Smith Online Banking and eStatement systems will be retired on Thursday, May 2, 2019 at 5:00pm CST. Please print or save any statements, bill payment, or eBill information you would like to retain for future use prior to this date. Any transactions scheduled to occur within A.J. Smith’s Online Banking after Thursday, May 2, 2019 will be cancelled.

  Bill Payment Payees will need to be reentered in Peoples Bank Online Banking. We encourage you to print or save your list of payees and/or payment history so that you can easily add them in Bill Pay.

  If you are currently receiving eBills, please print copies of any billing statements you may need for future reference, as these will no longer be available after Thursday, May 2, 2019. To continue receiving eBills, you will need to set them up in Peoples Bank Bill Pay.

  Our eStatements can be viewed within Peoples Bank’s Online Banking system. During your initial login, you can enroll in eStatements. As always, we are here to help should you need assistance.
FAQ's continued

Will the rates and terms of my CD account change?

> No, existing rates and terms will remain the same until maturity. When your CD matures, please call or visit a Banking Center for new rates and terms. Until your CD matures, you will continue to receive your CD interest payments as you currently do.

What do I need to know about my A.J. Smith CD Passbook account?

> Please update your passbook at any A.J. Smith Banking Center prior to Friday, May 3, 2019, if it’s not currently up to date. After May 3, 2019, your interest will continue to post, however interest and activity will no longer be recorded in your passbook. You will receive a maturity notice 20 days prior to maturity with balance and interest information.

What do I need to know about my A.J. Smith Passbook Savings account?

> Your A.J. Smith Passbook Savings account will be replaced with a Peoples Bank Passbook Savings account. Update your passbook at any A.J. Smith Banking Center prior to Friday, May 3, 2019, if it’s not currently up to-date. Beginning Monday, May 6, 2019, we recommend that you take your passbook to any of our Banking Centers to replace it with a Peoples Bank passbook, or switch to a Statement Savings account.

What changes will be made, if any, to my mortgage or commercial (business) loan?

> Your rates, terms, and payment due date will remain the same. You will continue to use your A.J. Smith coupon book to make your May 2019 payment. You will receive a June 2019 loan billing statement by mail from Peoples Bank prior to the end of May. Your July loan billing statement will be sent from Peoples Bank and you should receive it prior to the end of June 2019. You can make your loan payment by mail, in person at any of our locations, within Online and Mobile Banking, or by setting up an automatic payment from any bank account. If you currently have an automatic payment set up, it will automatically transfer to Peoples Bank. If you are interested in auto payments but do not currently have them set up, you may enroll within Peoples Bank’s Online Banking.

What will happen to my Safe Deposit Box?

> You will be able to retain your current safe deposit box. Rental fees may change at the time of annual renewal. In the event of a fee change, you will be notified 30 days in advance of the impending change. If you were receiving a special discount as part of the A.J. Club Elite, you will continue to receive the same discount.

How will my deposits be processed?

> For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit during regular business hours on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after business hours or on a day we are not open, the deposit will be accounted for on the next business day. Electronic deposits (direct deposits) will be posted to your account and immediately available upon receipt.

Are my Banking Center Hours changing?

> YES. Effective May 6, 2019, the new Illinois Banking Center Hours are:

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<th>Lobby</th>
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<tr>
<td>Monday – Friday:</td>
<td>9am - 5pm</td>
<td>8am - 6pm</td>
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<tr>
<td>Saturday:</td>
<td>9am - Noon</td>
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Additionally, you will have access to 55,000 Surcharge-Free ATMs worldwide through the Allpoint ATM Network.

What is the Peoples Bank routing number?

> The Peoples Bank routing number is 271973924.

What will happen to the A.J. Club Elite?

> Many of the savings enjoyed by Club members are available as an owner of a Peoples Bank Senior Plus Checking account (see page 13). In addition, discounted safe deposit box rental fees will continue with Peoples Bank. Unfortunately, the trip portion of the club will no longer exist. Please contact your local Banking Center if you have questions and to see how we can help.
Important Dates
(April 29 – June 30, 2019)

Monday, April 29:
You will receive a new Peoples Bank VISA® Debit Card in the mail.

Thursday, May 2:
• A.J. Smith Online Banking and eStatement systems will retire at 5:00pm CST. Deadline to print or save any statements, bill payment or eBill information you may need for reference, is Thursday, May 2, 2019. Transactions scheduled to occur after Thursday, May 2, 2019 will be cancelled.
• The A.J. Smith Telephone Banking and MobiMoney systems will be retired.
• Your A.J. Smith debit card will be deactivated.
• You can activate and begin using your new Peoples Bank VISA® Debit Card.
• Online Banking transactions scheduled to occur after this date will be cancelled.

Friday, May 3:
• Deadline to update your A.J. Smith Passbook Savings Account at any A.J. Smith Banking Center.
• Deadline to update your A.J. Smith CD Passbook account so interest and activity can be posted.
• Final A.J. Smith checking account statements for consumers and businesses will be processed.

Saturday, May 4:
All A.J. Smith locations will be temporarily closed for the day as we integrate our systems.

Sunday, May 5 – Monday, May 6, Conversion Weekend:
A.J. Smith products and services will be converting to Peoples Bank.

Monday, May 6:
• A.J. Smith Federal Savings Bank in Midlothian, Orland Park – 80th Avenue and Orland Park – Wolf Road locations will be open for business as Peoples Bank.
• A.J. Smith accounts and services will be Peoples Bank accounts and services.
• A.J. Smith Online Banking and eStatement service will be Peoples Bank Online and Mobile Banking. You can log in to Peoples Bank’s Online Banking with your temporary login credentials located on page 25 of this booklet. Once you have successfully logged in to Peoples Bank’s Online Banking and changed your password, you can begin using Mobile Banking.
• A.J. Smith business customers will need to enroll in Peoples’ Business Online Banking. Visit bankpeoples.com to access the enrollment form, or stop by any Banking Center (an enrollment form was also mailed to business customers).

Friday, May 31:
Date A.J. Smith June residential mortgage loan billing statements will be received by.

Sunday, June 30:
Date new Peoples Bank July residential mortgage loan billing statements will be received by.
Debit Card

A new Peoples Bank VISA debit card will be sent to current card holders in the mail. For security purposes, a new PIN will be mailed to you separately. If you don’t receive your card and PIN by Monday, April 29, 2019, please contact any of the A.J. Smith or Peoples Bank offices.

You can activate and begin using your card on Thursday, May 2, 2019 by conducting a pin-based transaction. Your temporary daily debit card limits from May 2, 2019 – May 5, 2019 will be: $1500 for signature based purchases, $500 for PIN based purchases, and $300 for ATM cash withdrawals. Beginning Monday, May 6, 2019, you can change your PIN by visiting any Peoples Bank ATM or Banking Center.

In an effort to make your debit card switch as easy as possible, you will be receiving a letter in the mail that identifies all of your automatic, reoccurring payments tied to your A.J. Smith Debit Card that will need to be switched to your Peoples Bank Debit Card.

If you have a NOW checking account, we’ve automatically selected the interest option for you. If you’d like to switch to a different option, please contact any of our Banking Center locations and we’ll be happy to assist you.

If you have a Free or Go Green checking account, we’ve automatically selected the ATM option for you. You can also contact any of our Banking Center locations to switch to a different option.

Senior Plus Checking

With Senior Plus Checking, interest is paid on all balances of $100 or more (see enclosed disclosure packet). You will receive our standard account features, such as free Online and Mobile Banking, free debit card, free paper statements, no teller fees, and more. Plus, you will receive free basic checks and official bank checks. A $2 minimum balance fee can be waived with eStatement enrollment or a $100 minimum daily account balance. Your final A.J. Smith statement will be generated on Friday, May 3, 2019. Your new monthly statement will change to the 5th business day of each month.

eChecking

Our eChecking account is designed for those people who are on-the-go and enjoy conducting their banking online. Earn rewards by using your debit card, receiving eStatements and direct deposit of $250 per statement cycle. There are no monthly service charges (see enclosed disclosure packet). If you would like to switch to this account, please contact your local Banking Center beginning Monday, May 6.

Debit Card

A new Peoples Bank VISA debit card will be sent to current card holders in the mail. For security purposes, a new PIN will be mailed to you separately. If you don’t receive your card and PIN by Monday, April 29, 2019, please contact any of the A.J. Smith or Peoples Bank offices. You can activate and begin using your card on Thursday, May 2, 2019 by conducting a pin-based transaction. Your temporary daily debit card limits from May 2, 2019 – May 5, 2019 will be: $1500 for signature based purchases, $500 for PIN based purchases, and $300 for ATM cash withdrawals. Beginning Monday, May 6, 2019, you can change your PIN by visiting any Peoples Bank ATM or Banking Center.

In an effort to make your debit card switch as easy as possible, you will be receiving a letter in the mail that identifies all of your automatic, reoccurring payments tied to your A.J. Smith Debit Card that will need to be switched to your Peoples Bank Debit Card.

You can use any Peoples Bank ATM free of charge. Additionally, Peoples Bank is a member of the Allpoint ATM Network, which provides surcharge free access at over 55,000 ATMs worldwide. For more information, visit our website at ibankpeoples.com.

continued >
Consumer Checking continued

You will also have the use of Peoples Bank Mobile Wallet to carry your debit card digitally. Instead of paying with a plastic card, easily pay with a supported device.

Your A.J. Smith debit card will be deactivated on Thursday, May 2, 2019. Use of A.J. Smith and Peoples ATMs is free of charge, as well as any ATM that is part of the Allpoint ATM Network. You may incur fees for processing your transaction at non-Peoples Bank ATMs. For a list of Peoples ATM locations, please refer to pages 31 - 33 of this booklet.

Effective Monday, May 6, 2019, the daily limits for using your debit card will be as follows: $2,500 for signature based purchases and $500 for PIN based purchases and cash withdrawals. If you’re not already a debit card holder, sign up to receive a free Peoples Bank VISA debit or ATM card with your checking, money market or statement savings accounts at any of our Banking Centers beginning Monday, May 6, 2019.

Overdraft Services

Overdraft Privilege Service (ODP)

Peoples Bank is pleased to offer an Overdraft Privilege Service (ODP), designed for consumer checking account customers to cover an accidental overdraft. ODP provides peace of mind because in the event of an accidental overdraft, we will consider, without obligation on our part, payment of insufficient items up to $1,000. This limit includes our customary fees as set forth in the Overdraft Privilege Service Policy (see enclosed Disclosure Packet). It is not necessary to apply nor do you need to sign any additional documentation for this service. It is part of your checking account agreement with Peoples Bank. With some exceptions, most of our personal checking account types are eligible. This protection is automatic for checks and pre-authorized withdrawals, however if you would like to include ODP on your debit card, additional paperwork is required. Of course, if you do not use ODP, there are no charges associated with having the service (see enclosed Disclosure Packet).

Overdraft Protection

With Overdraft Protection, you can enjoy the peace of mind that comes with knowing you will never have a check returned or accidentally overdraw funds from your account. Funds will be transferred automatically from your savings or money market account for a nominal fee to cover overdrafts. Visit your nearest Banking Center or contact us to sign up (see enclosed Disclosure Packet). For a list of Peoples locations and contact information, please refer to pages 31 - 33 of this booklet.

Savings, CDs & IRAs

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<tr>
<th>A.J. Smith Account</th>
<th>will become</th>
<th>Peoples Bank Account</th>
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<tr>
<td>PASSBOOK SAVINGS</td>
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<td>MONEY MARKET PASSBOOK</td>
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Passbook Savings

Your A.J. Smith Passbook Savings account will be replaced with a Peoples Bank Passbook Savings Account. Please visit any A.J. Smith Banking Center prior to Friday, May 3, 2019, to update your passbook if it is not currently up-to-date or switch to a Statement Savings account.

Beginning Monday, May 6, 2019, we recommend that you take your passbook to any of our Banking Centers to replace it with a Peoples Bank passbook, or switch to a Statement Savings account. A Peoples Bank Passbook Savings account allows you to earn interest monthly on all balances of $200 or more. A $5 monthly maintenance fee can be avoided by keeping a minimum balance of $200 in the account each day (see enclosed Disclosure Packet).

As a courtesy, any applicable monthly maintenance fees will be waived from Monday, May 6, 2019 through Friday, May 31, 2019.
Savings, CDs & IRAs continued

Statement Savings
Your A.J. Smith Statement Savings account will be replaced with a Peoples Bank Statement Savings account. Receive monthly statements with a Peoples Bank Statement Savings account, the convenience of free Online and Mobile Banking, and quick access to your funds with an ATM card. Interest is earned monthly on balances of $200 or more. A $5 monthly maintenance fee can be avoided by keeping a minimum balance of $200 in the account each day or by receiving eStatements (see enclosed Disclosure Packet).

Your final A.J. Smith statement will be generated on Friday, May 3, 2019. As a courtesy, any applicable monthly maintenance fees will be waived from Monday, May 6, 2019 through Friday, May 31, 2019.

Money Market
With a Peoples Bank Money Market account, funds can be accessed via checks, a Peoples Bank debit card, or through unlimited transactions at the teller window. The interest rates are tiered so that the more you invest, the more you earn. Interest is paid on all balances of $1,000 or more. A $10 monthly maintenance fee can be avoided by maintaining a minimum daily account balance of $1,000 or more (see enclosed Disclosure Packet).

Your final A.J. Smith statement will be generated on Friday, May 3, 2019. As a courtesy, any applicable monthly maintenance fees will be waived from Monday, May 6, 2019 through Friday, May 31, 2019.

Youth Savings
Your A.J. Smith Minor Passbook Savings account will be replaced with a Peoples Bank Youth Passbook Savings account. Please visit any A.J. Smith Banking Center prior to Friday, May 3, 2019, to update your passbook if it is not currently up-to-date, or switch to a Youth Savings Statement Account.

Beginning Monday, May 6, 2019, bring your passbook to any of our Banking Centers to replace it with a Peoples Bank passbook.

Your A.J. Smith Minor Statement Savings account will be replaced with a Peoples Bank Youth Statement Savings Account. There is no minimum balance requirement to earn interest for customers under the age of 18 who are enrolled in our Youth Savings accounts.

Certificate of Deposit (CD)
Your current CD rates and terms will remain the same until maturity. After May 3, 2019, your interest and activity will no longer be recorded in your passbook. Until your CD matures, you will continue to receive your CD interest payments as you currently do.

Please visit any A.J. Smith Banking Center prior to Friday, May 3, 2019 to update your passbook if it is not currently up-to-date. After May 3, 2019, your interest and activity will no longer be posted to your passbook. You will receive a maturity notice 20 days prior to maturity with balance and interest information.

IRA Statement Savings
A.J. Smith IRA Statement Savings accounts will become Peoples Bank IRA Statement Savings accounts. You will continue to receive an annual statement, and interest and activity can be viewed through Online Banking.
Savings, CDs & IRAs continued

IRA Certificates of Deposit
A.J. Smith Fixed and Variable Term IRAs will become Peoples Bank Standard Term CD IRAs at maturity. Your current IRA rate, term and interest will remain the same until your CD matures. We also offer an IRA Savings account for those who wish to make contributions to their IRA account at any time. Please contact your local Banking Center for details.

FDIC Insurance
The standard maximum deposit insurance amount is $250,000 per depositor per insured depository institution for each account ownership category. Please visit www.fdic.gov/edie for more information on insurance rules and limits.

If you currently have deposits at both A.J. Smith and Peoples Bank, separate FDIC coverage will apply for six months after the merger date, through Saturday, July 27, 2019, to allow you time to restructure your accounts, if necessary.

If you own a Certificate of Deposit that matures and automatically renews for the same amount and term by Saturday, July 27, 2019, separate FDIC coverage will continue in place for the new term.

If you own a Certificate of Deposit that matures and automatically renews with a different amount or term, separate coverage is provided only until Saturday, July 27, 2019.

If you own a Certificate of Deposit that matures after Saturday, July 27, 2019, separate FDIC coverage will terminate upon maturity of the CD.

For more information, or to learn about additional savings accounts, CDs, or IRAs offered, visit us on the web at ibankpeoples.com or contact your local Banking Center.

Personal Loans

Mortgages
Your A.J. Smith mortgage rates, terms and payment due date will remain the same. You will continue to use your coupon book from A.J. Smith to make your May 2019 payment. You will receive a June 2019 residential loan billing statement from Peoples Bank, which you will receive prior to the end of May. You can make your loan payment by mail, in person at any of our locations, within Online and Mobile Banking, or by setting up an automatic payment from any bank account.

Whether you are looking to purchase a home, begin construction, or seeking to refinance, Peoples Bank has the right lending product for you.

We offer:
• Conventional Loans
• Jumbo Loans
• FHA, VA & USDA Loans
• Construction & Lot Loans
• First-Time Homebuyer Program

Consumer Loans
The rates and terms of your A.J. Smith HELOC (Home Equity Line of Credit) and consumer loans will remain the same. You will receive a loan billing statement by mail after Monday, May 6, 2019, and prior to your next payment due date. Loan payments can be made by mail, in person at any of our locations, or by setting up an automatic payment from any bank account.

For more information, or to learn about additional savings accounts, CDs, or IRAs offered, visit us on the web at ibankpeoples.com or contact your local Banking Center.

continued >
Everyday Business Checking

A Peoples Bank Everyday Business Checking account, complete with account analysis recap, comes with a free debit card and Business Online and Mobile Banking. Your first 200 items, including checks, ACH Debits/Credits, Deposited Items and Deposits are free with a $0.25 transaction fee per item thereafter. A $15 monthly service charge can be offset by maintaining a $1,000 minimum daily account balance (see enclosed disclosure packet). Services such as ACH payments (Automatic Clearing House), Positive Pay and Remote Deposit are available for a low monthly fee.

Business Checking Plus

A Peoples Bank Business Checking Plus account, complete with account analysis recap, comes with a free debit card, Business Online and Mobile Banking, plus services such as ACH payments (Automatic Clearing House), Positive Pay and Remote Deposit are available for a low monthly fee. A $10 monthly service charge, a $0.15 per item check writing fee, and a $0.10 per item fee for ACH Debits/Credits, Deposited Items and Deposits can be offset with earnings credit (see enclosed disclosure packet).

Small Business Checking

A Peoples Bank Small Business Checking account comes with a free debit card, free deposits, and deposited items. The first 50 checks paid per statement cycle are free, with a $0.25 per check charge thereafter. A $6 monthly service charge can be offset by maintaining a $500 minimum daily balance requirement and

Other Personal Loans

- **HELOC (Home Equity Line of Credit)** – If you are making a major purchase, consolidating debt, or making home improvements, consider a Home Equity Line of Credit. Available as a fixed- or variable-rate loan, this revolving loan can be used repeatedly at your discretion.
- **Home Equity Installment Loan** – For those who prefer having a set monthly payment amount, a Home Equity Installment Loan is ideal for single project financing with a fixed rate and fixed payments for the life of the loan.
- **Vehicle Loan** – Car loans, truck loans and more are available with competitive rates and terms for financing.
- **Recreational Vehicle Loan** – Loans are available for the purchase of RVs, motorcycles and boats.
- **Credit Builder Loan** – If you do not have credit, want to repair it, or need additional credit lines, this loan can help you meet your needs in as little as three months.
- **Unsecured Loans** – Available for debt consolidation, large purchases, and more.

For more information, visit us on the web at ibankpeoples.com, stop in at any of our Banking Centers, or call the Loan Center at 219-853-7500.
In an effort to make your debit card switch as easy as possible, you will be receiving a letter in the mail that identifies all of your automatic, reoccurring payments tied to your A.J. Smith Debit Card that will need to be switched to your Peoples Bank Debit Card.

**Overdraft Services**

**Overdraft Privilege Service (ODP)**
Peoples Bank is pleased to offer an Overdraft Privilege Service (ODP), designed for business checking account customers to cover an accidental overdraft. ODP provides peace of mind because in the event of an accidental overdraft, we will consider, without obligation on our part, payment of insufficient items up to $2,000. This limit includes our customary fees as set forth in the Overdraft Privilege Service Policy. It is not necessary to apply nor do you need to sign any additional documentation for this service. It is part of your checking account agreement with Peoples Bank. With some exceptions, most of our business checking account types are eligible. Of course, if you do not use ODP, there are no charges associated with having the service (see enclosed Disclosure Packet).

**Overdraft Protection**
With Overdraft Protection, you can enjoy the peace of mind that comes with knowing you will never have a check returned or accidentally overdraft funds from your account. Funds will be transferred automatically from your savings or money market account for a nominal fee to cover overdrafts. Visit your Banking Center to sign up (see enclosed Disclosure Packet). For a list of Peoples locations and contact information, please refer to pages 31 - 33 of this booklet.
Consumer Online Banking

Beginning Monday, May 6, 2019, you can login to Peoples Bank free Online Banking using the following credentials:

- **User ID** – Your existing A.J. Smith Online Banking username. If your username does not meet our security standards, you will be prompted to change it.
- **Password** – The first three letters of your first name, the first three letters of your last name (all lowercase) and 1910. **Example:** Jane Smith would be “jansmi1910”. During your initial login, you will be prompted to change your password.

Your A.J. Smith account history will not transfer to Peoples Bank Online Banking. Your transaction history will begin on Monday, May 6, 2019.

**Online Banking** puts you in control with 24/7 access to your funds and other bank-related services from the comfort of your home or anywhere else you have secure Internet access.

**With Online Banking, you can:**
- View account balances and activity
- View cleared checks and deposit tickets
- Make transfers (internal and external)
- Receive eStatements with check images
- Pay bills with Bill Pay
- Pay people with People Pay
- Receive email and text account alerts
- Download account activity
- Reorder checks

**eStatements**

Peoples Bank eStatements are delivered through Online Banking. If you are currently active in the A.J. Smith eStatement service, you will automatically be enrolled in Peoples Bank’s Online Banking system. During your initial login, you will need to enroll in Peoples Bank eStatements. Your A.J. Smith eStatements will not transfer to Peoples Bank Online Banking, so please print or save any statements you may need for future reference.
Bill Pay and eBills
Your A.J. Smith Bill Payment payees, payment history, and eBills will not transfer to Peoples Bank Online Banking, so please print or save any information you may need for future reference. Bill Payment Payees will need to be reentered in Peoples Bank Online Banking. We encourage you to print or save your list of payees and/or payment history so that you can easily add them in Bill Pay.

If you are currently receiving eBills, please print copies of any billing statements you may need for future reference, as these will no longer be available after Thursday, May 2, 2019. To continue receiving eBills, you will need to set them up in Peoples Bank Bill pay.

Any payments scheduled to occur within A.J. Smith’s Online Banking after Thursday, May 2, 2019 will be cancelled.

Transfers
Automatic transfers within A.J. Smith’s Online Banking will need to be reestablished in Peoples Online Banking. Any transfers scheduled to occur within A.J. Smith’s Online Banking after Thursday, May 2, 2019 will be cancelled.

People Pay
The Person-to-Person payment contacts you have setup within A.J. Smith’s Bill Pay system will need to be reentered in the “People Pay” section of Peoples Bank Online and/or Mobile Banking. We encourage you to print or save your list of contacts and payment history so that you can easily add them in People Pay.

Any unclaimed payments will no longer be available after Thursday, May 2, 2019.

MobiMoney (Debit Cards Control App)
The MobiMoney system will be retired on Thursday, May 2, 2019. Your security is important to us. As an alternative to the MobiMoney app, we offer debit card alerts within Online Banking. Additionally, if you need to report suspicious activity or a lost or stolen card, please contact your local Banking Center.

Telephone Banking
The A.J. Smith Telephone Banking system will be retired on Thursday, May 2, 2019. Beginning Monday, May 6, 2019, you can use Peoples Bank’s Telephone Banking by calling 800-407-6687. When you use Phone Banking for the first time, you will be prompted to enter your personal identification number (PIN). The PIN is the last four digits of the primary account holder’s social security number. After you have signed in the first time, you will be able to change the PIN to a four digit number of your choice.

Mobile Banking
Once you’ve successfully logged in to Peoples Bank Online Banking, changed your password and accepted the terms and conditions, you’ll be able to download our mobile app. Our free downloadable app is available for iPhone®, Android® and iPad® users. In order to use our free (standard message and data rates may apply) Mobile Banking service, you must be enrolled in Online Banking.

With Mobile Banking, you can:
• View account balances
• View/search transaction history
• Make transfers
• Use Mobile Check Deposit

Pay bills with Bill Pay
Pay people with People Pay
Search for Peoples Bank ATMs, Banking Center locations and directions
Digital Banking
continued

Business Online Banking
If you are currently using A.J. Smith's Personal Online Banking to access your business, Not For Profit or Municipal accounts, your current access will be cancelled on May 3, 2019. You will need to enroll in Peoples Bank's Business Online Banking by completing an enrollment form, which was mailed to you in March. You may also access the enrollment form on our website, ibankpeoples.com, or by visiting your local Banking Center. When we receive and process your enrollment form, you will receive your login credentials and you will have access to Peoples Bank Business Online Banking beginning Monday, May 6, 2019.

All Business Online Banking packages include the following free features:
- Customizable Dashboard
- eStatements
- Check and deposit ticket images
- Internal transfers
- Bill Pay

Other Convenient Features Available (Fees Apply):
- Remote deposit capture
- View up to 18 months of extended history

Business Mobile Banking
Once you’ve successfully logged in to Peoples Bank Business Online Banking, you’ll be able to download our mobile app. Our free downloadable app is available for iPhone, Android and iPad users. In order to use our free (standard message and data rates may apply) Mobile Banking service, you must be enrolled in Business Online Banking.

With Business Mobile Banking, you can:
- View account balances
- View/search transaction history
- Make transfers
- Use Mobile Check Deposit
- Pay bills with Bill Pay
- Search for Peoples Bank ATMs, Banking Center locations and directions
- Make Positive Pay exception decisions

Treasury Management Services
Maintaining an efficient and flexible cash flow cycle is a critical element to the success of your business. Our Treasury Management services will help you optimize available funds, improve operational efficiency, and increase financial stability.

Money Movement Services
Automated Clearing House (ACH) and wire transfers are the fastest, most efficient methods to move money to and from individuals or businesses. Save time, reduce expense, and improve account security with electronic transactions.
- ACH Payments
- ACH Collections
- ACH File Upload
- Online Wire Transfer

Fraud Prevention Services
Payment fraud is a growing concern for all businesses. You can prevent unauthorized checks and ACH debits from posting to your accounts with our robust suite of fraud prevention services. You’ll enhance overall security and have peace of mind that your accounts are protected.
- Check Positive Pay
- Check Positive Pay with Payee Matching
- Reverse Positive Pay
- ACH Positive Pay
- ACH Debit Block

Remote Deposit
Through Business Online Banking, you can submit checks for deposit without leaving your office. We will provide a scanner for you to scan an image of the checks to submit them electronically for credit to your accounts.

Also available are Merchant Services, Sweep Accounts and Deposit and Reconciliation Services. Please visit our website or your local Peoples Bank Banking Center for more information.

For more information on how to enroll, visit us on the web at ibankpeoples.com, stop in at any of our Banking Centers, or call 219-853-7630 option 2 to speak to a Digital and Mobile Banking expert.
Wealth Management

Choosing the right financial advisor to develop a personalized plan designed to grow and safeguard your assets is an important part of managing your wealth. The experienced specialists in our Wealth Management Group will listen carefully, anticipate your needs and deliver comprehensive strategies to help you reach your goals.

**Investment Services**

We know how important it is from the start to invest wisely in order to secure your financial future. Peoples Bank offers many investment options including:

- Stocks
- ETFs (Exchange Traded Funds)
- Preferred Stocks
- Mutual Funds
- CDs (Certificates of Deposit)
- Bonds
- Agencies
- Municipal Bonds

**Retirement Services**

The Wealth Management Group at Peoples offers retirement plans to satisfy your personal financial goals such as the Traditional and Roth IRAs. If you’re a small business owner, the Wealth Management Officers can assist you by providing solutions for your company’s retirement plan.

**Trust Services**

A Trust assures that your legacy will transfer to your heirs in the manner you want, and provides protection for your beneficiaries. Contact the Wealth Management Group for information about a Living Trust, Testamentary Trust, Life Insurance Trust, Guardianship, Estate Planning, and Trust Under Will.

**Insurance Services**

Our Wealth Management Group is dedicated to helping you find ways to protect or transfer your assets in the event of death, illness or disability. Talk to one of our Wealth Management Officers about Life Insurance plans, Long-Term Care Insurance, and fixed-rate and variable-rate Annuities.

For more information about the Wealth Management menu of products and services, please call the Peoples Bank Wealth Management Group at 219-853-7080.

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NOT A DEPOSIT | NOT FDIC INSURED | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NOT GUARANTEED BY THE BANK | MAY GO DOWN IN VALUE.

For more information about the Wealth Management menu of products and services, please call the Peoples Bank Wealth Management Group at 219-853-7080.

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**INDIANA**

**Indiana Banking Center Hours:**

**LOBBY**
- **Monday - Thursday** 9am - 4pm
- **Friday** 9am - 5pm
- **Saturday** 9am - Noon

**DRIVE - UP**
- **Monday - Friday** 8am - 6pm
- **Saturday** 8am - Noon

**CORPORATE & LOCAL BANKING CENTER**
**MUNSTER, IN**
9204 Columbia Avenue
Munster, IN 46321

- **Main:** (219) 836-4400
- **Loan Center:** (219) 853-7500
- **Online & Mobile Banking Support:** (219) 853-7630
- **Operations Center:** (219) 853-7600
- **Wealth Management Group:** (219) 853-7080

**DYER, IN**
1300 Sheffield Avenue
Dyer, IN 46311
(219) 322-2530

**EAST CHICAGO, IN**
4901 Indianapolis Boulevard
East Chicago, IN 46312
(219) 378-1000

**GARY, IN**
1801 West 25th Avenue
Gary, IN 46404
(219) 944-0005

**HAMMOND, IN**
Hammond Banking Center
130 Rimbach Street
Hammond, IN 46320
(219) 932-0052

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continued >
Banking Centers

continued

INDIANA continued

HAMMOND, IN
Woodmar Banking Center
7120 Indianapolis Boulevard
Hammond, IN 46324
(219) 844-4500

ST. JOHN, IN
9903 Wicker Avenue
St. John, IN 46373
(219) 365-5400

HIGHLAND, IN
3927 Ridge Road
Highland, IN 46322
(219) 838-9101

SCHERERVILLE, IN
141 West Lincoln Highway
Schererville, IN 46375
(219) 865-4300

HOBART, IN
1501 South Lake Park Avenue
Hobart, IN 46342
(219) 945-1305

VALPARAISO, IN
2905 Calumet Avenue
Valparaiso, IN 46383
(219) 462-4100

MERRILLVILLE, IN
Broadway Banking Center
8600 Broadway
Merrillville, IN 46410
(219) 685-8600

WHITING, IN
1900 Indianapolis Boulevard
Whiting, IN 46394
(219) 659-6700

MERRILLVILLE, IN
Taft Banking Center
7915 Taft Street
Merrillville, IN 46410
(219) 796-9000

WINFIELD, IN
10688 Randolph Street
Crown Point, IN 46307
(219) 662-5800

MIDLOTHIAN, IL
14757 S Cicero Ave
Midlothian, IL 60445
(708) 687-7400

ORLAND PARK, IL
80th Avenue Banking Center
8000 W 159th Street
Orland Park, IL 60462
(708) 460-7400

ORLAND PARK, IL
Wolf Road Banking Center
11275 W 143rd Street
Orland Park, IL 60467
(708) 364-7400

ILLINOIS

Illinois Banking Center Hours:
Effective May 6, 2019

LOBBY
Monday - Friday 9am - 5pm
Saturday 9am - Noon

DRIVE-UP
Monday - Friday 8am - 6pm
Saturday 8am - Noon

ORLAND PARK, IL
Ravinia Banking Center
14701 Ravinia Avenue
Orland Park, IL 60462
(708) 226-2727

CHICAGO (GARFIELD RIDGE), IL
6162 S. Archer Avenue
(Archer Avenue and Austin Avenue)
Chicago, IL 60638
(773) 767-5188

LEMONT, IL
12261 Archer Avenue
(Archer Avenue and McCarthy Road)
Lemont, IL 60439
(630) 257-1400

ADDITIIONALY, YOU WILL HAVE ACCESS TO 55,000 SURCHARGE-FREE ATMS WORLDWIDE THROUGH THE ALLPOINT® ATM NETWORK.

See the Banking Center map on the next page >