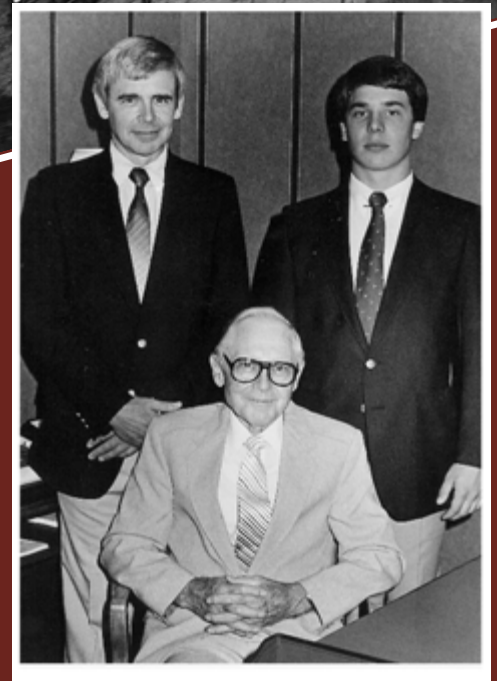




WELCOME

to our Edmonton State Bank Family



1890 to 1937 - Edmonton, Kentucky, just 30 years old, successfully weathered the Civil War and was called home by many Union Veterans. However, the local veterans needed a bank to cash their pension checks. Catlett Waddy Thompson, a Union Civil War veteran himself, sought to meet the community's needs. In 1897, Mr. Thompson established The Peoples Bank of Metcalfe County.

1937 to 1976 - Peoples Bank of Metcalfe County merged with the Farmers Merchant Bank, forming Edmonton State Bank. The Presidents of ESB during this period were Catlett's son and grandson, A.J. and John Thompson.

1976 to 2003 - J.D. Thompson became the bank's President, expanding into Monroe County, Kentucky, after purchasing The Peoples Bank of Tompkinsville in 1984. In 1997, the bank expanded into Glasgow, Kentucky, giving rise to our eighth branch.

2003 to 2022 - Rapid growth occurred during this time. Edmonton State Bank entered Scottsville, Kentucky, in 2003, followed by Bowling Green, Kentucky, in 2007. Additionally, in 2007, the bank named J.D.'s son David Thompson as President, and he still fulfills this role today.

2023 - 126 years have passed since the inception of Edmonton State Bank, where we now span five counties with fifteen branches. Five generations of the Thompson family have served as the Bank's President. After withstanding the Great Depression, the 2008 Financial Crisis, and the Covid-19 pandemic, ESB has stood firm on our values of keeping your money safe. Our deeply rooted history has made us one of Kentucky's most financially secure and unshakable banks. We are proud to expand that history into Sumner County, Tennessee.

Hello,

On behalf of everyone at Edmonton State Bank, I am excited to welcome you to the ESB family, following our acquisition of Sumner Bank & Trust. ESB has been serving the needs of our communities for over 126 years and I'm proud to expand that tradition into Sumner County. I feel that Sumner Bank & Trust and ESB share a similar commitment to their customers, employees and communities we serve.

Please take some time to review this Welcome Packet. The following pages include helpful information, important dates and contact numbers that you might need. Additionally, please take a moment to read the answers to the Frequently Asked Questions. This information will be beneficial for you to know how the merger may affect you. One key date to note will be October 23, 2023. Our system conversion is scheduled to begin on October 20th and will conclude on October 23rd. At that time, your products and services will begin operating under Edmonton State Bank.

We hope to minimize any inconveniences and disturbances to your normal banking routines during the transition but realize some may occur. We apologize in advance and ask that you reach out if you have any questions or concerns. My team at Edmonton State Bank, along with the bankers that you've grown to know and trust at Sumner Bank & Trust will be here to assist you.



(Front L to R) Jack Warner (J.W.) Thompson; David Thompson, President
(Back L to R) John D. Thompson, Chairman & CEO; Jack Thompson, Marketing Coordinator

Once again, we extend our warmest welcome to Edmonton State Bank. We are honored to have you as part of our banking family, and we look forward to serving your banking needs.

Thank you for your continued trust and support.

Sincerely,

David Thompson

David Thompson
President & CEO
Edmonton State Bank

October 2023

Important Dates

Assistance Line

(270) 659 - 3540

Monday – Friday | 8:00am - 4:00pm

Saturday | 8:00am - 12:00pm

OCT
2

Week of October 2: Debit Cards

New Edmonton State Bank Debit Mastercards will be mailed to all current Sumner Bank & Trust debit card holders. A pin number will be mailed separately. If you have not received your new debit card or pin number by October 13th, please call the number above.

OCT
16

Monday, October 16: Online Bill Pay

Your current Sumner Bank & Trust bill pay will be unavailable beginning at 9:00am. No future payments will be accepted after October 20th.

OCT
20

Friday, October 20: Mobile Banking & Mobile Check Deposits

The Sumner Bank & Trust app, online banking and mobile check deposits will no longer be accessible after 4:00pm.

OCT
21

Saturday, October 21: Sumner Bank & Trust Locations

All Sumner Bank & Trust locations will be closed.

OCT
23

Monday, October 23: Branches reopen as Edmonton State Bank

All branches will reopen as Edmonton State Bank at normal operating hours. At 9:00am all bill pay activity, online and mobile banking as well as mobile check deposit will be available through Edmonton State Bank.

Your online banking username will remain the same and your first-time password will be the last four of your Social Security Number or Tax Identification Number for businesses.



Scan the QR code to download the ESB app

www.edmontonstatebank.com



Wherever You Go, Our Digital Banking Suite Goes With You.

Enjoy a personal connection to your Edmonton State Bank account anywhere — anytime.

Frequently Asked Questions About Our Digital Banking Suite.

What is the Digital Banking Suite?

Our Digital Banking Suite is the most convenient way to manage your money. No matter what device you use, you get a smooth, personalized banking experience. That means you have complete control of your Edmonton State Bank account on your smartphone, tablet and computer.

Why should I use the Digital Banking Suite?

It lets you manage your Edmonton State Bank account from anywhere you want — it's your personal banking portal. Whether you log in to your account online or through the ESB Mobile App, you have access to the same powerful features all in one place.

Here's a look at what you can do with our Digital Banking Suite:

- **View balances:** Quickly check your account from anywhere
- **Manage transactions:** Search your recent activity, filter by tags, even add an image or note to an entry
- **Transfer funds:** Initiate one-time, future date or repeating transfers
- **Make payments:** Make person-to-person or bill payments from any device
- **Get alerts:** Receive push notifications and alerts to stay in the know

How secure is the Digital Banking Suite?

Our Digital Banking Suite is extremely secure. Your account information is password-protected and highly encrypted.

How do I get started?

You can simply [log in to your account online](#) or on your ESB Mobile App. Make sure you have the latest version of the app. If you don't have the app yet, you can download it from the App Store® or Google Play™ today.

Log in online on our website, or on your ESB Mobile App.

Find the ESB Mobile App on the App Store® or Google Play™.



SERVICE FEE SCHEDULE

	Sumner Bank & Trust	New Service Fee Schedule
Account Activity Printout	\$2.00 / per print out	\$1.00 / per print out
Account Balancing	\$20.00 / hour	\$20.00 / hour
Account Closing Fee (in first 90 days)	\$20.00	\$30.00
Account Research	\$20.00 / hour & \$1.00 / page	\$20.00 / hour & \$1.00 / page
ATM-Foreign Fee	\$2.00	No Charge
Cashier's/Official Checks	\$5.00	\$5.00 / \$3.00 Prime Customers
Check Copies	\$2.00 / copy	\$.25 / copy
Check Images	\$3.00 / copy	\$.25 / copy
Collection Items	\$15.00	\$10.00
Copy Machine Service	\$1.00 / page	No Charge
Counter Checks	\$1.00 / each	No Charge
Debit Card Replacement	\$10.00	\$10.00
Dormant Account Fee	\$2.00 / month	No Charge
Statement Reprint	\$5.00 / statement	\$3.00 / statement
Fax Service	\$1.00 / page	\$1.00 / page
Foreign Currency Exchange	\$24.50	\$25.00
Garnishment / Levy/Attachment	\$50.00 / occurrence	\$75.00 / occurrence
Hold Statement	\$2.00 / Month	N/A
International Wire	\$50.00	\$70.00
Night Deposit	\$3.00 / locked bag	\$25.00 / locked bag
* Overdraft, Paid Item Fee	\$35.00	\$25.00
* Overdraft, Return	\$35.00	\$25.00
Item Fee Stop Payment Fee	\$35.00	\$30.00
Returned Mail Fee Domestic	\$10.00 / first item, \$5.00 / item after	No Charge
Wire Fee	\$15.00	\$25.00 incoming / outgoing

Effective October 23, 2023, your account terms regarding overdrafts on consumer accounts will be as follows: We will charge you a fee of \$25.00 each time we pay an overdraft if the item presented causes the account to be overdrawn \$25.00 or more. We will not charge an overdraft fee if the item is \$25.00 or less. There is a limit of six overdraft item charges per day and we charge a \$3.00 daily overdraft fee beginning on the 8th business day an account remains in an overdraft status. A negative balance caused by any reason, including bank service fees, may incur a Daily Overdraft Fee.

* Overdraft fees may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.



**CHECKING ACCOUNTS FOR MILITARY,
VETERANS, POLICE, FIRE, AND EMS
WITH NO MONTHLY FEE!**

You served, now let us serve you.



Send money to family and friends with Zelle®.

Right from our mobile app.

Learn more at www.edmontonstatebank.com/personal-banking/online-banking.



1

Log into the Edmonton State Bank - Mobile App.

2

In the main menu, select "Send money with Zelle".

3

Enroll your U.S. mobile number or email address.

4

Send money to family and friends.

Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Member
FDIC

ACCOUNT TRANSITION MAP

The following Account Transition Map details the transfer of your Sumner Bank & Trust account to your new Edmonton State Bank account.

Personal Checking Accounts

Sumner Bank & Trust	New Edmonton State Bank Account Features
Simply Sumner Free Checking eSolutions Advantage Checking	Simplicity Checking <ul style="list-style-type: none"> • No Monthly Service Charge • eStatements at No Charge – paper statements are \$3.00 per statement cycle (refunded if age 50 or over) • \$100.00 Opening Deposit
Anywhere Checking Interest Checking	Anywhere Checking <ul style="list-style-type: none"> • No Monthly Service Charge • Interest Bearing on balances greater than \$1,000 • Unlimited automatic ATM refunds • Unlimited Check Writing
Banking Boldly Totally Sumner	Plus Checking <ul style="list-style-type: none"> • \$8.00 Monthly Service Charge, waived if \$1,000 daily balance maintained • Interest Tiers: <ul style="list-style-type: none"> • \$0 - \$2,499 • \$2,500 - \$49,999 • \$50,000 +
Advantage 50	Prime 62 <ul style="list-style-type: none"> • \$4.00 Monthly Service Charge • Club Benefits • \$100.00 Opening Deposit

Money Market Accounts

Sumner Bank & Trust	New Edmonton State Bank Account Features
Personal Money Market Special Money Market Commercial Money Market	Money Market <ul style="list-style-type: none"> • \$10.00 Monthly Service Charge, waived if \$2,500 daily balance maintained • Interest compounded daily and credited monthly • \$10.00 fee per debit after 6 per month • Tiers: • \$0 - \$24,999 • \$25,000 - \$49,999 • \$50,000 - \$249,999 • \$250,000 - \$499,999 • \$500,000 - \$999,999 • \$1,000,000 +

Business Checking Accounts

Sumner Bank & Trust	New Edmonton State Bank Account Features
Business Checking Customized Business Checking	Business Checking <ul style="list-style-type: none"> • \$8.00 Monthly Service Charge, waived if \$100.00 daily balance maintained • Unlimited Check Writing • \$100.00 Opening Deposit
Business Interest Checking IOLTA	Business Interest Checking <ul style="list-style-type: none"> • \$7.50 Monthly Service Charge, waived if \$1,000.00 daily balance maintained • \$1,000.00 Opening Deposit

All Edmonton State Bank checking accounts include the following features:

- Online banking
- Online bill-pay
- Person-to-person payments
- Mobile banking
- Mobile deposit
- Contactless Mastercard Debit Card
- eStatements
- Telephone banking

Savings Accounts

Sumner Bank & Trust	New Edmonton State Bank Account Features
Regular Savings Business Savings	Savings <ul style="list-style-type: none"> • \$5.00 Quarterly Service Charge, waived if \$25.00 daily balance is maintained • Interest compounded and credited quarterly • \$1.00 fee per debit after 3 per quarter • Internal account transfers do not count towards debit totals per quarter

HSA Accounts

Sumner Bank & Trust	New Edmonton State Bank Account Features
HSA Family HSA Individual HSA Family Plus HSA Individual Plus	HSA <ul style="list-style-type: none"> • \$10.00 Monthly Service Charge • Balance rolls from year to year • Convenient access with checks and/or debit card • View account activity with digital banking • Certain restrictions may apply • Account Balance – Interest Tiers: <ul style="list-style-type: none"> • \$0 - \$2,499 • \$2,500 - \$9,999 • \$10,000 +

Christmas Club Accounts

Sumner Bank & Trust	New Edmonton State Bank Account Features
Christmas Club	Christmas Club <ul style="list-style-type: none"> • Interest-bearing, compounded and credited annually • No interest will be paid if the account is closed early • Account automatically renews annually • Certain restrictions may apply

Home Loan Programs



Conventional Loans

Government Loans

Jumbo Loans

Bridge Loans

Land Loans

Construction Loans

Second Mortgages

HELOCs

No Down Payment Options | Local Decision Making | Competitive Rates



Visit our website at www.edmontonstatebank.com
or scan the QR Code to apply!

FREQUENTLY ASKED QUESTIONS

- 1.) **Q. Will my account number change at conversion?**
A. Most account numbers will remain the same. However, some account numbers will change. Affected customers have been notified.
- 2.) **Q. Will my bank routing number change?**
A. Your routing number will remain the same during conversion to Edmonton State Bank. Direct deposits and automatic debits and credits to your account will transfer to your new Edmonton State Bank account automatically. However, please use Edmonton State Bank's routing number when adding new direct deposits or credits after October 20, 2023. Edmonton State Bank's routing number is 083904181.
- 3.) **Q. Will my account features change during conversion?**
A. Our goal is to place you in an Edmonton State Bank account that most closely matches your current Sumner Bank & Trust account. Every effort has been made to ensure the conversion affects you in the most positive ways. Please refer to the [Account Transition Map](#) in this book for more information.
- 4.) **Q. If I write a check before the conversion and it doesn't clear until after the conversion, will it be paid?**
A. Yes. All Sumner Bank & Trust checks will automatically be sent to Edmonton State Bank. If the funds are available in your checking account, the checks will be paid.
- 5.) **Q. Can I use my old checks?**
A. Yes! You can use your current supply of Sumner Bank & Trust checks even after conversion in October. Your first reorder of checks placed after October 23, 2023 will be changed automatically to Edmonton State Bank and your new routing number.
- 6.) **Q. When will I receive a new debit card?**
A. Your new Edmonton State Bank Contactless Debit Mastercard will be mailed to you on the week of October 2, 2023. Your new PIN number will be in a separate mailer which should be delivered shortly after your new debit card. You will begin using your new debit card on October 23, 2023. Your debit card will need to be activated on or after October 23 which can be done by any pin-based transaction.
- 7.) **Q. Will I need to change one-time or recurring incoming direct deposits or debit payments?**
A. If you have automatic bill payments tied to your Sumner Bank & Trust debit card, notify the merchant of your new Edmonton State Bank card number. Automatic payments tied to your Sumner Bank & Trust debit card will be declined starting October 23, 2023.

If you receive Social Security, payroll or other Automated Clearing House (ACH) direct deposits into your checking account, you should not notice any disruption of service. Your direct deposits will automatically be deposited into your Edmonton State Bank account as scheduled. Likewise, if you have other payments automatically withdrawn from your Sumner Bank & Trust accounts, this service will continue as usual. Edmonton State Bank may send automated notification(s) on your behalf to the companies making automated transactions if account information needs to be updated (i.e. routing number).

8.) Q. What happens to my Sunner Bank & Trust Bank statements?

A. Due to the data conversion, all Sunner Bank & Trust deposit accounts will have a final statement generated on Friday, October 20, 2023. Please review your final statement carefully for information concerning any applicable interest or service charges. You will receive your first statement from Edmonton State Bank during the next statement cycle. If you currently receive eStatements, you will continue to receive future e-statements from Edmonton State Bank. No further action is required on your part.

9.) Q. Does Edmonton State Bank offer Apple Pay, Samsung Pay and Google Pay?

A. Yes. Edmonton State Bank offers Apple Pay, Samsung Pay, and Google Pay.

10.) Q. Is mobile banking available?

A. Yes. Edmonton State Bank allows you to access your personal Edmonton State Bank accounts anytime from your smartphone via your web browser or with Edmonton State Bank's app.

11.) Q. Is mobile deposit available?

A. Yes. Mobile deposit will be available for personal checking accounts via the Edmonton State Bank app. There is a deposit limit of \$5,000 per deposit, \$5,000 per day and a rolling 30 day period of \$10,000 per month. Deposits made by 5:00 pm CST are available the next business day. Certain conditions apply.

12.) Q. Is Zelle available?

A. Yes. Edmonton State Bank offers Zelle in the Edmonton State Bank app. On or after Monday, October 23, 2023 after downloading the Edmonton State Bank mobile app, you will need to enroll in Zelle if interested in person-to-person services.

13.) Q. How will I access online banking after the conversion?

A. You may begin using Edmonton State Bank's digital banking platform beginning October 23, 2023 at 9:00 am.

14.) Q. What will my username and password be?

A. Your username will remain the same and your password will be the last 4 numbers of your social security number / tax identification number.

15.) Q. When do I start using the Edmonton State Bank app?

A. You can download the Edmonton State Bank app at any time, but you will not have access to your accounts and transactions until October 23, 2023.

16.) Q. Will my Bill Pay payees transfer to Edmonton State Bank's Bill Pay?

A. Yes, however, your external transfers and person-to-person payments will need to be processed through Zelle in our mobile banking app or reentered in your Edmonton State Bank online banking account.

17.) Q. Will my CD(s) or IRA(s) automatically renew once they reach maturity?

A. Yes. Upon maturity, if your CD and/or IRA is automatically renewable, it will renew into a like term. However, the following Certificate of Deposit terms will automatically renew at maturity to a 12 month certificate of deposit at the current market rate:

7-89 days, 5 months, 10 months, 11 months, 180 days, 210 days, 14 months, 25 months, 27 months, 28 months, and 65 months

Additionally, the following Individual Retirement Accounts will automatically renew to a 24 month account at the current market rate:

12 month Traditional Fixed IRA, 12 Month SEP Fixed IRA, 12 Month Roth Fixed IRA, 12 Month Simple Fixed IRA

18.) Q. Will there be a change in how I make loan payments?

A. Yes. Starting October 23, 2023, loan payments should be made payable to Edmonton State Bank. You may make loan payments in a branch or online. If you have an AFT (auto funds transfer) from an internal DDA account or an ACH from another bank, you do not have to make any changes to your payment. Those will continue to transfer normally. It is recommended that you update your ACH's routing number to Edmonton State Bank but it is not required.

If you prefer to mail your payment, please use the following address:

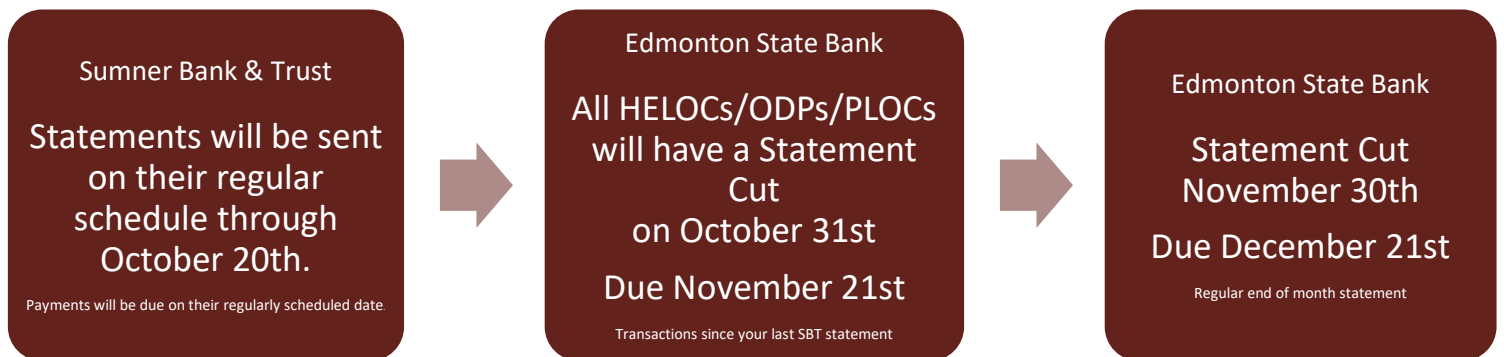
* Edmonton State Bank	Edmonton State Bank
P.O. Box 1149	P.O. Box 729
Glasgow, KY 42142	Gallatin, TN 37066

19.) Q. Will my payment due date change on my loan?

A. For most loans, the payment due date will not change. You will continue making your payments as you always have. Please see the question above on how to make those payments.

The due date for Home Equity Lines of Credit (HELOC), Overdraft Protection (ODPs) and Personal Lines of Credit (PLOCs) will change.

You will receive your normal monthly statement through October 20th. Any statement set to send on October 21st or after will not be sent until October 31st. After conversion, Edmonton State Bank will send billing statements on these accounts on the last business day of each month, with the first one beginning on October 31st. This bill will be due on November 21st, 2023.



FACTS**WHAT DOES EDMONTON STATE BANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number 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 Edmonton State Bank chooses to share; and whether you can limit this sharing.

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

Questions?

Call 270-659-3540 or go to www.EdmontonStateBank.com

Who we are

Who is providing this notice?	Edmonton State Bank
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What we do

How does Edmonton State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Edmonton State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or open an account • Deposit money or provide employment information • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Edmonton State Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Edmonton State Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Edmonton State Bank doesn't jointly market.</i>

Other important information

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REGULATION CC FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT EDMONTON STATE BANK. 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. However, funds from 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/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. 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 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

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

We will notify you if we delay your ability to withdraw funds for any of 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.

Holds On Other Funds. 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. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special Rules for New Accounts. If you are a new customer, the following special rules may 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 your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the 9th business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the (9th) business day after the day of your deposit.

Electronic Fund Transfers

Your Rights and Responsibilities

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. Please read this document carefully and retain it for future reference.

Types of Transfers, Frequency and Dollar Limitations

- a) **Prearranged Transfers.**
 - Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
 - Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- b) **Telephone Transfers.** You may access your account(s) by telephone at [270-659-3541](tel:270-659-3541) using a touch tone phone, your account numbers, and telephone banking security code to:
 - Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Make payments from checking to loan accounts with us
 - Make payments from savings to loan accounts with us
 - Get checking account(s) information
 - Get savings account(s) information
- c) **ATM Transfers.** You may access your account(s) by ATM using your Debit Mastercard and personal identification number to:
 - a. Make deposits to checking accounts
 - b. Make deposits to savings accounts
 - c. Get cash withdrawals from checking accounts; you may withdraw no more than \$505.00 per day*
 - d. Get cash withdrawals from savings accounts; you may withdraw no more than \$505.00 per day.
 - e. Transfer funds from savings to checking
 - f. Transfer funds from checking to savings
 - g. Get checking account(s) information
 - h. Get savings account(s) information
- d) **Point-Of-Sale Transactions.** Using your card:
 - a. You may access your checking account to purchase goods in person, by phone, or by computer; pay for services in person, by phone, or by computer; get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
 - b. You may not exceed more than \$2,000.00 in transactions per day.
 - c. Minors and Fresh Start account holders are limited to point-of-sale transactions of no more than \$1,000.00 per day.
- e) **Computer Transfers.** You may access your account(s) by computer by accessing the online banking service and using your assigned user ID and password to:
 - a. Transfer funds from checking to savings

- b. Transfer funds from savings to checking
 - c. Make payments from checking to loan accounts with us
 - d. Check checking account(s) information
 - e. Get savings account(s) information
 - f. Make stop payment requests
- f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by accessing the online banking service and using your assigned user ID and password to:
- a. Transfer funds from checking to savings
 - b. Transfer funds from savings to checking
 - c. Transfer funds from checking or savings to another person
 - d. Make payments from checking to loan accounts with us
 - e. Make payments from savings to loan accounts with us
 - f. Check checking account(s) information
 - g. Get savings account(s) information
 - h. Get loan account(s) information
 - i. You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.
- g) **Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:
- a. Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
 - b. Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

General Limitations

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- a) Non-U.S. transactions using your card are not accepted. You may contact us to request preauthorization of non-U.S. transactions.
- b) We reserve the right to impose limitations for security purposes at any time.

Fees

- a) There is a replacement card fee of \$10.00 per card. Rush order card replacement fee is \$65.00.
- b) **ATM Operator/Network 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).

Documentation

- a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. You may not get a receipt if the amount of the transfer is \$15.00 or less.
- b) **Preauthorized Credits.** 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 the telephone number listed below to find out whether or not the deposit has been made.
- c) **Statements.**
 - a. You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
 - b. You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.

Preauthorized Payments

- a) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$30.00 for each stop payment.
- b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

- a) **Liability for failure to make transfers.** 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 and damages. 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 go over the limit on your overdraft line.
 - If the automated teller machine where you are making the transfer does not have enough cash.

- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfer you make:

- 1) Where it is necessary for completing transfers; 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 governmental agency or court orders; or
- 4) As explained in the separate Privacy Disclosure.

Unauthorized Transfers

- a) **Consumer Liability.** Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows a transfer that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.
- b) **Mastercard Debit Card.** Additional Limits on Liability for your ESB debit card. You will not be liable for any unauthorized transactions using your Mastercard debit card if (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. For specific restrictions, limitations and other details, see your Cardholder Agreement.
- c) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write us at the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 1) Tell us your name and account number (if any).
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete the investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within 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.

Edmonton State Bank
P.O. Box 1149
Glasgow, KY 42142
(270) 659-3540

Business Days: Monday – Friday, excluding federal holidays.

Mastercard® Guide to Benefits for Debit Cardholders



Debit Mastercard

Important information. Please read and save.

This Guide to Benefits contains detailed information about insurance and retail protection services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-800-Mastercard: 1-800-627-8372,** or **en Español: 1-800-633-4466.**

"Card" refers to Mastercard® card and "Cardholder" refers to a Mastercard® cardholder.

Key Terms:

Throughout this document, You and Your refer to the **cardholder**.

Cardholder means the person who has been issued an account by the Participating Organization for the **covered card**.

Covered card means the Mastercard card.

Mastercard ID Theft Protection™**Program Description:**

Mastercard ID Theft Protection provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Eligibility:

To be eligible for this coverage, you must be a Mastercard cardholder issued by a U.S. financial institution.

Access:

Simply contact 1-800-Mastercard if you believe you have been a victim of Identity Theft.

Services provided:

Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Assistance in notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder with debit, credit and/or charge card replacement.
- Assisting cardholder with membership/affinity card replacement.
- Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts. Mastercard ID Theft Alerts™:

Mastercard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, ID Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at <http://www.mastercard.us/idtheftprotection>.

Charges:

There is no charge for these services, they are provided by your Financial Institution. Services NOT provided:

- When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible the charge or event.

- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for Mastercard ID Theft Protection:

This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements.

Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.

Mastercard Global Services:

Mastercard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance. Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else. Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309. When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia:	1-800-120-113
Mexico:	001-800-307-7309
Austria:	0800-070-6138
Netherlands:	0800-022-5821
France:	0-800-90-1387
Poland:	0-0800-111-1211
Germany:	0800-819-1040
Portugal:	800-8-11-272
Hungary:	06800-12517
Spain:	900-97-1231
Ireland:	1-800-55-7378
UK:	0800-96-4767
Italy:	800-870-866
Virgin Islands:	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at www.mastercard.com or call the United States collect at 1-636-722-7111.

Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and 1-800-Mastercard for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations:

Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our Web site at www.mastercard.com to use our ATM locator. You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Mastercard Airport Concierge™:

Your passport to the finer side of air travel. Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 450 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit www.mastercard.com/airportconcierge or consult your Travel Advisor.

Account and Billing Information Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

Falcon Alert:

A proprietary fraud detection system that takes the work and worry out of using your debit card issued by us. You are automatically enrolled - all you do is use your card! Falcon Alert learns your day to day normal spending patterns, evaluates each transaction and if a transaction is suspicious, a fraud specialist will follow up to verify that you, in fact, did initiate the transaction. Falcon is like having your own private identity fraud specialist available 24/7 making sure your account information stays safe and secure. REMINDER: Edmonton State Bank associates, nor its partners such as Falcon will EVER ask for your PIN number or any other sensitive personal information, and if at any time, you are concerned about your card or talking to a representative from Falcon, please feel free to call us at 270-659-3540. Our fraud software will email you, text you, and even call you to try to get in touch with you. We will use information we gathered from you at your account opening including your telephone number(s), and email address and import those into our system. You're automatically enrolled for *free! *(text and data rates may apply) If any of your contact information changes, be sure to let us know so that we can update that on our system so Falcon can always get in touch with you! There are a few telephone numbers that you can save into your mobile device, so you'll know it's us when you get a call or text! If

we text you, it will come from a short code number of: 32874. If we call you, it'll come from telephone number 1-800-417-4592. We encourage you to save these numbers in your phone as, 'ESB Fraud Department'! If you receive a text message, the text will list a suspect transaction along with a code to confirm whether this was something that you did, or if it was fraudulent. You simply reply to the text and the rest is taken care of! If in fact, the transaction was legitimate there is no impact on that transaction or your card. But if after contacting you, it is determined the transaction was not authorized, your card is immediately blocked preventing any additional fraudulent transactions from occurring. We live in a world where we can never be too careful with our finances, and we hope this new service proves that Edmonton State Bank is moving forward with our customers' best interests in mind.

Travel Indicators

Going on vacation to the mountains? Spring break in Florida? Give us a quick call before your trip so we can add a travel indicator to our system. This lets the fraud department know that you're going to be using your card in places that you typically wouldn't be - we can eliminate having to call you, your card will continue working without any interruption, and you can enjoy your trip! Plan on travelling outside the country? Let us know! To help prevent international fraud, we have blocked foreign countries from accessing our card data, however, if we know you're travelling we can allow YOUR card to work like normal no matter where you are in the world! By making a quick 2-3- minute phone call, you can ensure your trip will be great - without having to worry if your debit card will work properly! As always, if you have any questions about these topics, or any other, feel free to give us a call!

You can use your phone to deposit checks

Mobile Check Deposit lets you deposit checks anywhere, anytime



Your phone is pretty amazing. You can use it to do so many things.

With Edmonton State Bank - Mobile App, you can use your phone to quickly, easily and securely deposit checks right into your account. And every transaction is:

QUICK – you just sign, tap and submit

EASY – with just a few simple steps, your deposit is on its way

SECURE – your deposits are password protected and encrypted

Best of all, you won't have to waste time traveling all over town just to deposit a check.

Depositing checks with your phone is a snap.
Just use Edmonton State Bank - Mobile App and you can make deposits:



24/7

You don't have to worry about business hours or closing times



ANYWHERE

Whether you're home or out and about

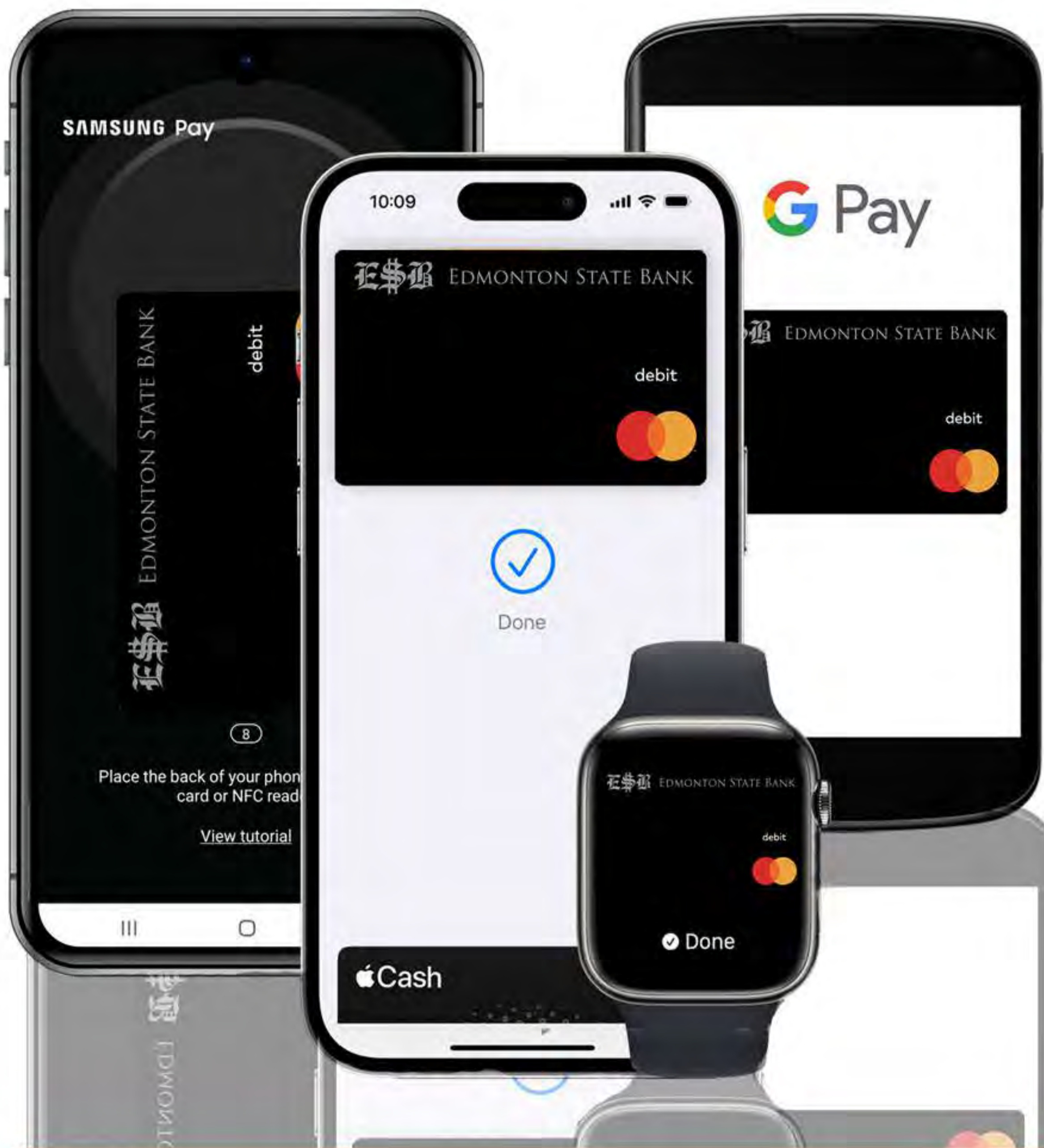


HASSLE-FREE

No need to drive anywhere, so you can enjoy more free time

Digital Wallet

Have the power of your debit card on your phone!



**Link your
Edmonton State
Bank debit card
to your Digital
Wallet and pay
with a single
touch on your
device.**



Be sure to set your Edmonton State Bank debit card as the "Default Card" on your Apple, Samsung, or Google device.



Member
FDIC

Edmonton State Bank Locations

Kentucky

Scottsville Main

608 East Main Street
Scottsville, KY 42164
270-237-4474

Glasgow Main

909 W. Main Street
Glasgow, KY 42141
270-659-0171

Edmonton Main

118 South Main Street
Edmonton, KY 42129
270-432-3231

Summer Shade

2417 Summer Shade Road
Summer Shade, KY 42166
270-428-3301

Gamaliel

301 East Main Street
Gamaliel KY, 42140
270-457-2123

Patriot Courtyard

32 Lois Moore Drive
Scottsville, KY 42164
270-237-4474

Northside

1300 North Race Street
Glasgow, KY 42141
270-659-0274

Edmonton West End

1102 West Stockton Street
Edmonton, KY 42129
270-432-2323

Tompkinsville Main

213 North Main Street
Tompkinsville KY, 42167
270-487-6123

Bowling Green Main

1900 Scottsville Road
Bowling Green KY, 42104
270-842-3333

White Plains

1691 Old Gallatin Road
Scottsville, KY 42164
270-237-4474

Longhunters

101 Max Wagner Drive
Glasgow, KY 42141
270-678-2265

Center

157 Main Street
Center, KY 42214
270-565-4411

Tompkinsville North Main

703 North Main Street
Tompkinsville KY, 42167
270-487-6158

Lost River

2512 Nashville Road
Bowling Green KY, 42101
270-418-2715

Tennessee

Browns Lane

780 Browns Lane
Gallatin, TN 37066
615-451-4151

Broadway

250 West Broadway
Gallatin, TN 37066
615-452-8877

Indian Lake

255 Indian Lake Boulevard
Hendersonville, TN 37075
615-590-4100

Edmonton State Bank
Operations
915 West Main Street
Glasgow, KY 42141



ESB

EDMONTON STATE BANK

SERVING COMMUNITIES LIKE YOURS
SINCE 1897

