

Purchase Security*

Replaces, repairs or reimburses most retail goods purchased entirely with a Visa Business CheckCard in the event of loss, theft, damage or fire (for first 90 days from date of purchase, \$10,000 maximum per claim, \$50,000 maximum per cardholder).

Extended Protection Program*

Doubles the time period of the original manufacturer's written US repair warranty up to one full year on warranties of three years or less for most items purchased entirely with a Visa Business CheckCard (\$10,000 maximum per claim).

Travel & Emergency Assistance*

Available 24-hours a day, 365 days a year. Includes assistance with emergency cash, card replacement, message relay, medical referrals, legal referrals, transportation, ticket replacement, lost luggage, translation services, prescription, valuable document delivery and pre-trip planning. Customer is responsible for costs of services provided.

Auto Rental Insurance*

Provides, at no additional charge, coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met.

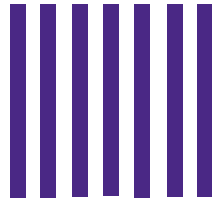
*For Additional Information:

800 VISA.911 Within The U.S.

410 581.9994 Outside The U.S.

visa.com/benefits

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS-MAIL PERMIT NO 75 FAIRFIELD IL

POSTAGE WILL BE PAID BY ADDRESSEE

PEOPLES NATIONAL BANK

PO BOX 507
FAIRFIELD IL 62837-9907



Get The Freedom You Deserve!

with the benefits of Peoples Business CheckCard.



Visa® Business CheckCard

It's an ATM card that works like a check. Use it everywhere you see the Visa® logo and at ATMs worldwide!

Peoples National Bank
peoplesnationalbank.com

Member FDIC

Manage More Efficiently

- write fewer business checks
- simplify reconciling expenses
- track business spending easily (cardholder number, merchant, and purchase amount show on checking statement)
- get additional cards for authorized account signers
- withdraw cash from any ATM (foreign withdrawal fees apply)
- make unlimited deposits at our convenient ATM locations

Simplify Business Purchases

- use it for purchases in person, over the phone or online
- pay for gasoline, office supplies & equipment, meals & entertainment, and more

Your Business Is Insured Against Eligible Losses

Price Protection Assures Value*

You're automatically eligible for a refund of the difference between purchase price and an advertised price for an identical item within 60 days of purchase date (\$250 per claim maximum, annual limit of \$1000).

Centralia
545.0901

Mt. Vernon
244.4777

Fairfield
842.2167

Salem
548.2650

McLeansboro
643.4303

Harrisburg
252.4036

BUSINESS CHECKCARD RULES

These rules govern the use of your Peoples National Bank Business CheckCard to access one or more selected business deposit accounts. This card displays the VISA name and logo and our regional and national networks, NYCE and CIRRUS.

GENERAL USE OF CARD

Withdrawals or transfers at ATMs. Withdrawals or transfers (including purchases at point of sale terminals) are orders to us to pay from your account at that time. You authorize us to charge your account even though the charge may create an overdraft. You further authorize us to charge the amount of any such obligation to any other of your accounts with us.

Purchases at (VISA) Merchants or Cash Withdrawals from Financial Institutions. You authorize us to charge your account, even though the charge may create an overdraft, for the total amount shown on any sales draft or withdrawal order originated by use of the cards, whether or not signed by you, and we are permitted to handle them in the same way we handle checks drawn on your checking account. You have no right to stop payment on such purchases.

Authorizations. Purchases or cash withdrawals may be subject to prior authorization. Authorization may be denied if the amount of all outstanding authorizations exceed the available balance in the account and any unused credit line, or exceed the daily or other limits established by us.

Credits/Refunds on Purchases. We will not make cash refunds on purchases. Any merchant credit vouchers for returns or adjustments will be credited to your account when received by us. You must handle any claim for purchases directly with the merchant or other business establishment which accepts the cards; and you must pay the total amount of the sales draft plus any appropriate charges we may be authorized to make.

WITHDRAWAL LIMITS

ATM. You may withdraw no more than \$500 per day on-line, \$500 off-line. There is a charge of \$1.50 per transaction at ATMs we do not own or operate. There may be an additional charge by the ATM owner. There is a charge of \$1.00 for a mini-statement at ATMs.

Point Of Sale. You may withdraw no more than \$5,000 per day on-line, \$500 off-line. **Limitations to Bank's Responsibilities.** ATM terminals representing the NYCE or CIRRUS networks, and any other ATM terminals at which the cards may be used, are available for your convenience and we are not liable for the unavailability or failure to operate all or any part of these terminals. We are also not liable for the refusal of any merchant to honor cards. Except for our own negligence, we are not liable for any personal injury or tangible property damage suffered or incurred by you through use or attempted use of cards at any terminal. We are not liable for any loss, cost, damage or expense incurred by you by reason of malfunction of any part of any ATM system or failure to complete any transaction which is caused by natural disaster, fire, strike, war, riot or act of God or any other cause of any kind of nature beyond our control and any other entity which is part of or connected to any ATM system; and we are not liable for consequential damages.

Customer Liability Notification of Unauthorized Use. You may be liable to us for unauthorized use of cards. If you or any authorized user furnishes a card to another person, you shall be deemed to have authorized all transactions that may be accomplished by the card until you have given actual notice to us that further transactions are unauthorized. If you believe your cards or personal identification number ("PIN") have been stolen, or someone has transferred money or may transfer money from your account without your permission, you should notify us immediately. Telephoning is the best way of doing this. You should confirm such notice in writing. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA-branded card, when used for point-of-sale transactions, if you report the loss or theft of your card within 2 business days of when you discover the loss or theft of the card. If you do NOT tell us within 2 business days, liability is the lesser of the \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

If your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed 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.

Error Resolution Notice. This applies to point-of-sale purchases only. In case of errors or questions about your electronic transfers or if you think your statement or receipt is wrong, call or write us at the telephone number or address listed in this disclosure as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- 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.

- Tell us the dollar amount of the suspected error.
- If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.
- We will tell you the results of our investigation within 5 business days. After we hear from you we will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your account within 5 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 our 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.
- If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Limitation on Use of Card. You may not:

- Request charges, withdrawals, or transfers of funds from an account if the charges, withdrawals, or transfers would exceed the available account balance together with any applicable unused credit line, but we at our option may permit you to do so;
- Request a charge, withdrawal or transfer in an amount in excess of any dollar limitations imposed by a terminal operator or ATM system;
- Request a withdrawal which exceeds limits as established by us;

Use of Card and PIN Number. You shall have sole and exclusive responsibility for providing cards and PINs to those individuals whom you authorized to use the card(s). You warrant that all authorized cardholders will also be authorized signers on the account. You are responsible for assuring that authorized users at all times safely keep the cards and PINs and not permit anyone else to use them and not disclose the PIN to anyone else. The card, PIN and terminals should be used only as instructed and only for purposes from time to time authorized by us. Subject to these rules, we shall have no liability for transactions performed using a card and PIN issued to you regardless of whether you deem such transactions to be authorized or unauthorized. You will immediately report to us any loss, theft, disappearance or known or suspected unauthorized use of the card or any disclosure of the PIN.

Card Ownership; Termination. Cards remain our property and may be canceled, revoked or limited by us at any time without prior notice to you. In the event of cancellation or revocation, your cards must be surrendered to us upon demand. For your protection, your cards also may be retained in situations where it appears to us that there is or may be a danger of loss, theft or unauthorized use.

Joint Account; Notices. Each party to a joint account is individually and jointly responsible for any obligations incurred from use of a card, including use by any other person authorized on the account.

Amendments. We may amend these rules at any time and such amendment shall be effective 21 days after a mailing by us of a copy of such amendment to you at the address to which your statements are sent.

Other Rules

Retention and use of the cards constitutes acceptance of these rules as amended from time to time. These rules constitute an addition to all other agreements and regulations governing accounts that are accessible by your card or indebtedness on which payments may be made by use of your card.

Overdraft Credit Line. If your account is associated with an overdraft credit line, we may make loans that exceed prior credit limits which you agree to repay upon demand.

Foreign Transaction. If your card is used to effect a transaction in a foreign currency, VISA will convert the transaction amount to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange rate is increased by 1% if the conversion is made in connection with a charge to an account and decreased by 1% if the conversion is made in connection with a credit to an account. The date of conversion may differ from the purchase date and the posting date identified in the monthly statement for the account. You agree to pay charges and accept credit for the converted transaction amounts in accordance with the terms of this paragraph.

Other Fees. Cards issued in excess of 3 per business will be assessed a one-time \$5.00 per card fee.

Peoples National Bank - Operations Department
 215 SE Third Street, PO Box 507 - Fairfield, Illinois 62837
 Business days: Monday through Saturday (Excluding Federal Holidays)
 Phone: 618 842.2167
 peoplesnationalbank.com



Business CheckCard Enrollment

Tear off at perforation, fold, seal and mail (postage paid)

Company Name											
Street						EIN or TIN					
City				State		Zip		E-Mail Address			
Primary Phone				Alternate Phone				Fax Number			
Signer #1				Social Security Number				Mother's Maiden Name			
Signer #2				Social Security Number				Mother's Maiden Name			
Signer #3				Social Security Number				Mother's Maiden Name			

Primary DDA - Accessible for ATM & Point Of Sale Purchases

Primary SAV - Accessible for ATM Only

I request the services and/or changes indicated above. Refer to the Business CheckCard rules concerning usage. I hereby certify that the information provided herein has been supplied truthfully, accurately, and voluntarily, and I authorize Peoples National Bank to make whatever inquiries, credit or otherwise, Peoples National Bank fees necessary to evaluate my application. I agree to be liable for all transactions of any kind performed by myself or anyone to whom I entrust my card. I agree that use of my card constitutes consent to each agreement, rule, and regulation of Peoples National Bank then in effect governing such use.

Signature 1	Date
Signature 2	Date
Signature 3	Date

Bank Use Only	Input By _____	Date _____
	Verified By _____	Date _____