

SERVICES OFFERED

All account products are offered at each branch:

Secure Choice Checking
E-Checking
Gold N Silver Checking
Interest Checking
Prairie Checking 101
Prairie Premier Money Market
Elite Money Market
Small Business Checking
Advantage Business Checking
Business Interest Checking
Prairie's Community Checking
Business Money Market
Savings
Health Savings
Statement Savings
Kool Kid Savings
Club Account
Individual Retirement Accounts
Certificate of Deposit
CDARS Program

We offer direct deposit, telephone transfers, stop payments, debit cards, and ATM privileges with most accounts. (Please see the accounts listed above). Prairie Community Bank also offers ID Protect with the Secured Choice Checking account. ID Protect provides credit monitoring, 3-in-1 credit reports, credit score, up to \$10,000 identity fraud expense reimbursement coverage, fully managed Identity Theft Resolution services, Dedicated fraud specialist, and debit/credit card registration for monitoring.

In addition to the above-listed account products, we offer safe deposit boxes at the Marengo location.

ATMs are available at the following locations:

800 W. Grant Hwy. Marengo, IL 60152	233 Main St. Woodstock, IL 60098
18001 Jefferson St. Union, IL 60180	202 Lindow Lane Marengo, IL 60152
1000 S. McLean Blvd. Elgin, IL 60123	20014 East Grant Hwy. Marengo, IL. 60152

Digital Banking, our Online Banking service, allows our customers to access their deposit accounts and loan accounts anytime and anywhere. Customers can use digital banking to access their account

histories, transfer requests, check orders, review account statements, view check images of checks and deposits, and pay bills. Existing customers also have the capability of opening personal checking and savings accounts through Prairie Community Bank's online digital platform.

We provide mobile banking via phones and devices that have internet access via a browser or use a mobile App. Customers can access their deposit and loan account balances, histories, transfers, and bill pay. Also available for customers is mobile deposit, where customers can take a photo of a check for deposits up to \$5,000 per day. In addition, customers can utilize mobile wallet, which allows customers to use Apple Pay, Google Pay, or Samsung Pay with their debit card to pay quickly and conveniently at checkout in stores, online and for in-app purchases. Prairie Community Bank has partnered with Zelle, which is available from the online and mobile banking platforms. Zelle instant transfers and priority payments are limited to \$1,000 per day and no more than \$3,000 per month.

We also offer telephone banking which allows our customers to check balances, verify withdrawals and deposits on the account, transfer between accounts, and verify interest paid information.

Prairie Community Bank customers can receive e-statements. E-statements offer faster, more effective, and more convenient record-keeping.

Prairie Community Bank also offers eSign. With eSign, customers are able to receive notices and disclosures electronically and utilize electronic signatures in lieu of paper documents.

Prairie Community Bank offers Credit Card services. Visa Business and Visa Consumer credit card options are available. Each credit card offers cash-back rewards or allows you to earn points for travel, merchandise, gift cards, and more.

In addition, check cashing, cashier's checks, money orders, wire transfers, assistance with account reconciliation, photocopies, license plate stickers, and notary services are available during our lobby service hours. For commercial customers, Prairie Community Bank offers Remote Deposit Capture and Cash Management Services. Prairie Community Bank also has a coin machine at each location available for customers. We allow non-customers to use it for a percentage fee, so it is not limited to customers only.

The following loan products are available at each branch:

Business and Industry

- a. Accounts Receivable loans
- b. Short-term Working Capital loans
- c. Inventory loans
- d. Equipment Financing loans
- e. Operating Lines of Credit loan

Consumer Loans

- a. Individual Personal loans
- b. Auto, Boat, and Recreational Vehicle loans

- c. Household Goods loans
- d. Overdraft Protection loans

Construction Loans

- a. Residential
- b. Commercial and Industrial loans

Real Estate Loans

- a. Residential loans
- b. Home Improvement loans
- c. Home Equity loans
- d. Commercial loans
- e. Secondary Market Mortgage loans (through a third-party)
- f. Conventional loans
- g. Lot/Land Development loans

Loan applications are available at all lobby locations; they are then forwarded to a branch with lending staff. Consumer and residential loan applications are also available online through Prairie Community Bank's website.

It is our goal that our mortgage products and services are available to every citizen in our community. If anyone has needs that are not being met, please contact one of our Branch Managers so that we may discuss possible solutions.

Loan Fees

Loan Fees are additional charges to borrowers to cover the costs associated with processing and servicing the loan. These fees may vary based on the type of loan. The average range of loan fees are between \$50 to \$850. The fee may also be based on a percentage of the loan for vacant land and construction loans. Please contact Prairie Community Bank for any additional fees. Fees are based on current conditions and are subject to change.