## **Terms of Use**

Any individual, organization or public entity that uses the Peoples Bank & Trust Co. (the "website") does so subject to the following terms and conditions.

**Use of Website.** This website provides information about financial products and services available from or through Peoples Bank & Trust Co. or its subsidiaries and affiliates ("we" or "us").

We may make changes to the products or services shown on this site at any time. Not all products and services we offer may be available in each of the locations where we do business, and products may not be available in every location on the same terms. Our products and services are offered only in jurisdictions where they may be lawfully offered.

**No Personal Advice.** This website contains general information about the products we carry and the services we offer. Since we can't know all of your personal circumstances in an online session, nothing on this website is intended to provide personal, financial or legal advice.

Links to Third Party Sites or Products. This website may provide links to websites controlled by third parties who are not Peoples Bank & Trust Co. affiliates or subsidiaries. If we create such a link, we will let you know when you are leaving our website. We disclaim liability for any information, materials, products or services offered at any of the third-party sites linked to this website. The availability of a link to another party's website is provided as a convenience, but it does not constitute an endorsement or sponsorship of any third party or their products and does not create an affiliation or partnership between Peoples Bank & Trust Co. and any third party. You should also be aware that third parties have different privacy policies than Peoples Bank & Trust Co., and those third parties may treat your personal information differently than we do and may have different information security practices.

**No Warranty.** We try to ensure that the information on this site is accurate and up-to-date. However, we do not warrant information appearing on this site or services provided through this site for completeness, timeliness, or accuracy. All content is provided "as is," without warranty of any kind, either express or implied. We disclaim any implied warranty, including but not limited to any warranty of merchantability, fitness for a particular purpose, or non-infringement.

**Limitation of Liability.** Peoples Bank & Trust Co. will not be liable for any damages if this website is unavailable for any reason, or if your computer or any program you use is infected by a virus or other malicious program. In no event will Peoples Bank & Trust Co. be liable for any special, indirect, incidental, or consequential damages, or any damages for loss of use, lost data or lost profits arising out of or relating to the use of

this website or the copying, display or use of information accessed through this site, whether or not Peoples Bank & Trust Co. was advised of or aware of the possibility of such damages. This disclaimer of liability is effective without regard to the form of any action, including but not limited to contract, negligence, tort, strict liability, or any other theory.

**Unauthorized Use.** Unauthorized use of our website and computer systems, including but not limited to unauthorized entry into our computer systems, misuse of passwords, or misuse of any information posted to this site, is strictly prohibited. Any attempted unlawful use may subject you to liability for damages or criminal prosecution.

**Privacy Policy, Information Security and Online Fraud.** Please review our Privacy Policy and information about the types of information we gather when people use our website, and suggestions for protecting the security of your personal information online. Please contact us immediately if you believe that you have been a victim of fraud or identity theft involving an account with us.

**Other Service Agreements.** If you are a Peoples Bank & Trust Co. customer and access your account information or conduct transactions through this site, the terms and conditions of the particular service supplement these website terms and conditions. If these website terms and conditions conflict with the agreement or disclosures governing the particular service you receive from us, the terms, conditions and disclosures governing that particular service will control.

**Jurisdiction; Entire Agreement.** These website terms and conditions will be governed by and interpreted under the laws of the State of Missouri, USA, and other applicable federal laws. If any part of these terms and conditions is unenforceable, that part will be considered severable, and will not affect the validity of any remaining provisions.

**Updates.** We reserve the right to revise these Terms and Conditions at any time by updating this agreement online. Revisions will be effective as of the time the revised agreement is posted online. We are not required to notify you of changes to these Terms and Conditions before they become effective.

You may not copy the material on this site, upload, post, publish, transmit or distribute it in any way (whether electronically or otherwise) or create other works based on it, including but not limited to use as meta tags on other pages or sites on the World Wide Web without Peoples Bank & Trust Co.'s prior written consent. Copies made incidentally in the ordinary course of your use of this website (such as in cache memory) and a reasonable number of printed copies for your own personal or internal business use are permitted, provided you do not delete or change any copyright, trademark or other notices. Title to and all intellectual property rights in the material on this site remain in Peoples Bank & Trust Co. and its licensees.

The trademarks, logos and service marks (the "Marks") displayed on the website are the property of Peoples Bank & Trust Co. and other parties.