

SMS Messaging Privacy Policy

Peoples Bank & Trust Co. respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, and protect information when you opt-in to receive SMS messages from us.

Information We Collect

When you opt-in to receive SMS messages, we collect:

- Your phone number
- Consent to send SMS messages
- Contact information provided during registration
- Your email address
- Your messaging history
- Carrier information for routing and compliance
- Other personally identifiable information (PII) only as required for service delivery and compliance
- Non-identifying information such as message timestamps and delivery status

Device info, IP address, and geographic location are not explicitly retained.

How We Collect Your Information

Directly from you via phone collection forms, registration, or when you contact us. Automatically through SMS usage and related service processes.

How We Use Your Information

We use your information to:

- Deliver SMS messages you've opted in to receive
- Provide account updates and service notifications
- Comply with carrier and legal requirements
- We do not use SMS opt-in information for marketing or promotional purposes unless you consent

Consent and Opt-Out

- Opt-in is required on all phone collection forms, which link to this Privacy Policy
- You can opt out of receiving SMS messages at any time by replying STOP to any message

To Whom We Disclose Your Information

- To carriers for message delivery
- To legal authorities if required by law or administrative order

- To affiliated companies or service providers for operational purposes
- We do not share your phone number, SMS consent, or personal information with third parties for marketing without your consent

Protection of Information

We apply industry-standard security controls, including encryption and access restrictions. Only authorized personnel have access to your data.

Protection of Information

We are committed to protecting your privacy. Your personal information, including mobile data, is collected and used solely for the purpose of providing our services and fulfilling our business operations. We do not share, sell, or disclose your information to third parties for marketing purposes under any circumstances.

Your data will not be transferred to external organizations. Internal controls are in place to prevent unauthorized sharing of your information. We may only disclose your data if required by law.

If you wish to opt out of receiving future SMS communications from us, you may do so at any time by replying "STOP" to any SMS message you receive from us. For further assistance regarding your privacy preferences, please contact us using the information provided on our website.

By providing your phone number, you consent to receive conversational messages from Peoples Bank & Trust Co. related to your interactions and services. Message frequency may vary. On average, you may receive 1-2 messages per month. Message and data rates may apply.

Updates

We may periodically update this Privacy Policy. If material changes occur that impact your privacy, we will provide notice prior to the change becoming effective.

How to Contact Us

Contact us at optout@pbtc.net or (636) 528-7001.

Effective Date: March 10, 2026

Recurring Message Terms and Conditions

By opting in to receive SMS messages from Peoples Bank & Trust Co. (“we,” “us,” “our”), you agree to these Terms and Conditions (Terms).

SMS Messaging Service

By providing my phone number, I consent to receiving SMS text messages from Peoples Bank & Trust Co. for appointment reminders, and general two-way communication about any banking product, including, but not limited to, deposit accounts, loan accounts, and related services. Message and Data Rates may apply.

Message Frequency

You will get more than one message from us unless you opt-out, and while messaging frequency varies, you may receive up to four (4) messages a month or more depending on your use of bank products. Peoples Bank & Trust Co. reserves the right to alter the frequency of messages at any time to increase or decrease the total number of messages. Peoples Bank & Trust Co. and carriers are not liable for delays or undelivered messages.

Message and Data Rates

Message and data rates may apply based on your mobile carrier’s terms.

Privacy Policy

Your information will be handled in accordance with our Privacy Policy, which can be viewed here: <https://www.pbtc.net/uploads/userfiles/files/documents/sms-privacy-policy.pdf>

Cancellation/Opt-Out Instructions

You can opt out of receiving SMS messages at any time by replying STOP to any message we send you. After you opt out of text messaging, you will receive one additional message confirming your request has been processed.

Help/Customer Support

You may contact us directly at optout@pbtc.net or by calling (636)528-7001.

Liability

We are not responsible for any charges, errors, or delays in SMS delivery or undelivered messages caused by your carrier or third-party service providers.

Effective Date: February 10, 2026