

MISCELLANEOUS

SAFE DEPOSIT BOXES

There will be no change in the terms of your safe deposit box rental agreement until the next renewal date, at which time you will receive additional information.

INSTALLMENT LOANS, LINES OF CREDIT AND HOME EQUITY LOANS

Interest rate agreement. The existing interest rate agreement and terms will continue to apply on your converted installment loans and home equity loans. If your interest rate is fixed, it will remain fixed for the term of your loan. If your interest rate is adjustable, your rate will not change until the next scheduled change date. The rate will be changed in accordance to the terms and conditions of the loan account you opened with Bank of Mount Hope.

Account number: For your convenience, your loan account number will not be changed.

Information about payments.

•**Coupon payment book.** For your convenience, you will continue to use your existing coupons to make your payments.

•**HELOC and PLOC Payments:** If you have a home equity line of credit, your statement cycle date will generate on the last day of the month. Your payment due date will change from the 25th of each month to the 21st of each month.

•**Payment mailing address.** You may make your payments at any of our financial centers, or mail your payment to one of the following:

Pendleton Community Bank
P.O. Box 487
Franklin, WV 26807

Pendleton Community Bank
602 Main Street
Mount Hope, WV 25880

Additionally, starting on February 10th, payments may be made by transfers using Pendleton Community Bank Online Banking, by telephone, with an automatic deduction from a checking or savings account or by mail. Payments can also be made online at <https://www.yourbank.bank/personal/loan-payments>.

Automatic Payments

From an account at Pendleton Community Bank: If you make payments to your loan account through automatic deduction from a Bank of Mount Hope deposit account that is also converting to Pendleton Community Bank, your automatic payments will continue as before, without interruption.

Important Note: Payments will be deducted automatically only when there are sufficient funds in the funding deposit account at the time the payment is due. If there are insufficient funds at that time, no payment will be made until a sufficient balance is available. If the automatic payment is due on a weekend or holiday, the payment will pull the previous business day.

From an account at another financial institution: If your payments are deducted automatically from an account at another financial institution, this arrangement may continue at your discretion. For your convenience, we encourage you to open a new checking or savings account with us. Please visit your local Pendleton Community Bank office and we'll make it easy to switch your automatic payments.

Secured loans. Loans secured by deposits must be paid in full before deposit holds are released.

As we welcome you to Pendleton Community Bank, we want to thank you for your business. We are excited to have you as a customer, and we are confident that once the transition is complete, you will see that we can be "your bank for generations."