Check Reconciliation

Printed: 03/12/2024 12:38:28PM
Pana CUSD 8

Check Account Control: Washington Activity

Check Reference	Amount	Date	Vendor or Description

Reconciliation Summary

Bank Balance	$29,234.86	Statement Date:	02/29/2024
Plus: Deposits in Transit	0.00		
Less: Outstanding Checks	0.00		
Adjustments & Charges	0.00		
Reconciled Balance	29,234.86		
Balance Sheet Cash Accounts	29,152.65		
Reconciled less Cash Accounts	-82.21		

Peoples Bank & Trust
We Put People First.™
P.O. Box 350
Pana, IL 62557

RETURN SERVICE REQUESTED

>000137 5128060 0001 92318 10Z

PANA COMMUNITY UNIT SCHOOL DIST #8
WASHINGTON ELEM SCHOOL ACTV FUND
200 SHERMAN ST
PANA IL 62557-1360

Statement Ending 02/29/2024

Managing Your Accounts

Phone Number	888-728-1954
Mailing Address	P.O Box 350 Pana IL 62557
Online Access	www.bankpbt.com

Electronic Funds Disclosure Change

Effective November 15, 2023, Point of Sale (POS) purchases increased from $1,000 to $1,500. You may purchase up to a maximum of $1,500 worth of goods and services per day, exclusive of ATM withdrawals. To view the entire Electronic Funds Disclosure visit our site at https://www.bankpbt.com

Summary of Accounts

Account Type	Account Number	Ending Balance
Business NOW Account	700259	$29,234.86

Business NOW Account-700259

Account Summary

Date	Description	Amount
02/01/2024	**Beginning Balance**	**$28,470.31**
	3 Credit(s) This Period	$862.10
	2 Debit(s) This Period	$97.55
02/29/2024	**Ending Balance**	**$29,234.86**

Interest Summary

Description	Amount
Interest Earned From 02/01/2024 Through 02/29/2024	
Annual Percentage Yield Earned	3.04%
Interest Days	29
Interest Earned	$68.78
Interest Paid This Period	$68.78
Interest Paid Year-to-Date	$146.69

Account Activity

Post Date	Description	Debits	Credits	Balance
02/01/2024	**Beginning Balance**			**$28,470.31**
02/13/2024	CHECK # 1274	$82.44		
02/14/2024	DEPOSIT		$384.32	
02/14/2024	DEPOSIT		$409.00	
02/27/2024	CHECK # 1275	$15.11		
02/29/2024	INTEREST		$68.78	
02/29/2024	**Ending Balance**			**$29,234.86**

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
1274	02/13/2024	$82.44	1275	02/27/2024	$15.11

* Indicates skipped check number

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EQUAL HOUSING LENDER Member FDIC

Business NOW Account-700259 (continued)

Daily Balances

Date	Amount	Date	Amount
02/13/2024	$28,387.87	02/27/2024	$29,166.08
02/14/2024	$29,181.19	02/29/2024	$29,234.86

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	$0.00	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00	$0.00

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Peoples Bank & Trust ACCOUNT SERVICE CHARGES and FEE SCHEDULE

FDIC

Effective March 1, 2024

Consumer Checking, Savings & Money Market Accounts	*Monthly Service Charge of...	*...plus additional charge...	*...if balance falls below...	*...less Credit for E-Statement...	*...and Charge for Items of...
Value Checking	$0.94	$2.76	$100	$0.94	$0.24 per item over 100
Smart Checking	$0.94	$10.43	$2,500	$0.94	
Peoples Club Account	N/A	$11.43	N/A	N/A	N/A
Elite Money Market Account	$0.94	$11.43	$2,500	$0.94	$6.49 per withdrawal over 6 and $1.00 per credit item over 44
Target Savings	$0.94	$2.00	$200	$0.94	
Building Blocks Savings	N/A	N/A	N/A	N/A	
Health Savings Account	$0.94	$2.00 with no other PBT Account	N/A	$0.94	N/A

*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items will be presented in aggregate as Service Charge on periodic statement. Charges incurred within 30 days following account opening are waived.

Business Checking, Savings & Money Market Accounts	Monthly Service Charge of...	...plus additional charge...	...if balance falls below...	...less Credit for E-Statement...	...and Charge for Items of...
Business Free Checking	$0.94	N/A	N/A	$0.94	$1.17 per item over 100 and Account Analysis Service Charge for negative collected balance
Premium Business Checking	$0.94	$15.06	$2,500	$0.94	$0.78 per item over 250
Business NOW Account	$0.94	$15.06	$2,500	$0.94	
Business Money Market Account	$0.94	$15.06	$2,500	$0.94	$6.49 per withdrawal over 6 and $1.00 per credit item over 44
Business Elite Savings	$0.94	$2.00	$500	$0.94	

Premium Plus Business Checking Service Charges	
Monthly Maintenance	$14.22
Plus: Item charge: Debit Item or Credit Item (including On us check or Transit check)	$0.10
Plus: Deposit	$0.15
Plus: Negative Collected Balance Interest (WSJ Prime plus 3%) <and> Less: Positive Collected Balance Earnings Credit (6.25% of 90d UST Rate) <and> Credit for E-Statement ($0.94)	

Additional Banking Services available with Premium Plus Business Checking

Commercial Remote Deposit Service		Commercial Cash Management and ACH Services	
Monthly Maintenance for First Account	$25.00	Monthly Maintenance	$45.00
Monthly Service Charge for Each Additional Account	$2.00	File Transmittal	$5.00
Standard Monthly Equipment Lease Per Scanner.	$35.00	ACH item	$0.15
Remote Deposit Check Item	$0.10	Unauthorized Debit Entry Fee	$10.00
Accounts Receivable Collection (ARC) item	$0.10	**Commercial Positive Pay**	
Back Office Conversion (BOC) item	$0.10	Monthly Maintenance	$25.00
Point of Purchase (POP) item	$0.10	**Business Mobile Deposit**	
ARC, BOC, POP, RCK Return Item	$0.10	Per Credit Item	$1.00

Existing Accounts No Longer Offered as a New Account	*Monthly Service Charge of...	*...plus additional charge...	*...if balance falls below...	*...less Credit for E-Statement...	*...and Charge for Items of...
Budget Checking	$0.94	**$10.63**	$1,000	$0.94	$0.24 per item over 100
Business Club Account	$0.94	**$21.23**	N/A	$0.94	

*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items is shown in aggregate as Service Charge on periodic statement

Notice Regarding Automatic Transfer Authorization

If the balance in the Transfer From account is less than the negative balance in the Transfer To account, Account Holder will still be charged applicable transfer fees and Bounce Protection, Overdraft Items, Returned Items, and Overdraft Daily Fees.

Save by Spending - Reward!

The bank rewards every processed signature based (non-pin) debit card purchase transaction over $100 by depositing 0.25% of the amount of your purchase transaction into your account at the end of your statement cycle. If the checking account closes prior to the end of the statement cycle, the credit will be forfeited.

Save by Spending - Round-up!

The bank rounds-up every debit card transaction (pin or signature based) amount to the nearest dollar and transfers that change into a Peoples Bank & Trust savings account of your choice. Transactions are aggregated to post as one transaction per business day to the designated savings account. If there is not sufficient funds in the checking account memo ledger balance to cover the debit transaction to the savings account, the transfer will not occur.

Additional Information: Items in bold indicate items changed from previous disclosure

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