

Check Reconciliation

Printed: 02/08/2024 11:10:23AM
Pana CUSD 8

Check Account Control: Washington Activity

Check Reference	Amount	Date	Vendor or Description
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Reconciliation Summary

Bank Balance	\$28,470.31		Statement Date: 01/31/2024
Plus: Deposits in Transit	0.00		
Less: Outstanding Checks	0.00		
Adjustments & Charges	0.00		
Reconciled Balance	<u>28,470.31</u>		
Balance Sheet Cash Accounts	28,388.10		
Reconciled less Cash Accounts	-82.21		

RETURN SERVICE REQUESTED

>000126 4465769 0001 92318 10Z

1162880
PANA COMMUNITY UNIT SCHOOL DIST #8
WASHINGTON ELEM SCHOOL ACTV FUND
200 SHERMAN ST
PANA IL 62557-1360



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	\$28,470.31

Business NOW Account-700259

Account Summary		Interest Summary	Amount
Date	Description	Description	Amount
12/30/2023	Beginning Balance	Interest Earned From 12/30/2023 Through 01/31/2024	\$29,821.61
	1 Credit(s) This Period	Annual Percentage Yield Earned	\$77.91
	2 Debit(s) This Period	Interest Days	33
01/31/2024	Ending Balance	Interest Earned	\$77.91
		Interest Paid This Period	\$77.91
		Interest Paid Year-to-Date	\$77.91

Account Activity

Post Date	Description	Debits	Credits	Balance
12/30/2023	Beginning Balance			\$29,821.61
01/05/2024	CHECK # 1271	\$1,230.00		
01/17/2024	CHECK # 1273	\$199.21		
01/31/2024	INTEREST		\$77.91	
01/31/2024	Ending Balance			\$28,470.31

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
1271	01/05/2024	\$1,230.00	1273*	01/17/2024	\$199.21

* Indicates skipped check number



Business NOW Account-700259 (continued)

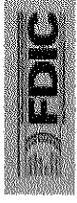
Daily Balances					
Date	Amount	Date	Amount	Date	Amount
01/05/2024	\$28,591.61	01/17/2024	\$28,392.40	01/31/2024	\$28,470.31

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



Peoples Bank & Trust ACCOUNT SERVICE CHARGES and FEE SCHEDULE



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
Target Savings	\$0.94	\$2.00	\$200	\$0.94	and \$1.00 per credit item over 44
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	
Business NOW Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
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 Cash Management and ACH Services					
Commercial Remote Deposit Service					
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	
Business Club Account	\$0.94	\$21.23	N/A	\$0.94	\$0.24 per item over 100

*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