

Check Reconciliation

Printed: 02/07/2023 11:09:01AM
Pana CUSD 8

Check Account Control: Washington Activity

Check Reference	Amount	Date	Vendor or Description
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Reconciliation Summary

Bank Balance	\$26,324.78	Statement Date:	01/31/2023
Plus: Deposits in Transit	0.00		
Less: Outstanding Checks	167.99		
Adjustments & Charges	<u>0.00</u>		
Reconciled Balance	26,156.79		
Balance Sheet Cash Accounts	26,156.79		

Outstanding Checks

1215	110.00	02/11/2022	Pana Tri-County Fair board
1240	<u>57.99</u>	01/24/2023	Refreshment Services Peps
	167.99		




RETURN SERVICE REQUESTED

>000133 7716539 0001 92318 10Z

01285862
 MSP 2196

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



Summary of Accounts

Account Type	Account Number	Ending Balance
Business NOW Account	700259	\$26,324.78

Business NOW Account-700259

Account Summary

Date	Description	Amount
12/31/2022	Beginning Balance	\$24,549.53
	2 Credit(s) This Period	\$1,908.50
	3 Debit(s) This Period	\$133.25
01/31/2023	Ending Balance	\$26,324.78

Interest Summary

Description	Amount
Interest Earned From 12/31/2022 Through 01/31/2023	
Annual Percentage Yield Earned	1.51%
Interest Days	32
Interest Earned	\$32.85
Interest Paid This Period	\$32.85
Interest Paid Year-to-Date	\$32.85

Account Activity

Post Date	Description	Debits	Credits	Balance
12/31/2022	Beginning Balance			\$24,549.53
01/19/2023	CHECK # 1237	\$72.38		
01/20/2023	CHECK # 1238	\$35.87		
01/23/2023	DEPOSIT		\$1,875.65	
01/23/2023	CHECK # 1239	\$25.00		
01/31/2023	INTEREST		\$32.85	
01/31/2023	Ending Balance			\$26,324.78

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
1237	01/19/2023	\$72.38	1239	01/23/2023	\$25.00
1238	01/20/2023	\$35.87			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount
01/19/2023	\$24,477.15	01/23/2023	\$26,291.93
01/20/2023	\$24,441.28	01/31/2023	\$26,324.78



INFORMATION REGARDING BALANCE ON WHICH FINANCE CHARGE IS COMPUTED

We figure the FINANCE CHARGE on your account by multiplying the daily balance of your account, including current transactions, by the daily periodic rate each day during the billing cycle. This gives us a daily finance charge. Then we add together each daily finance charge to derive a total FINANCE CHARGE for the billing cycle. To get the daily balance on which each daily finance charge is computed, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits. If your Credit Line account is a variable rate plan, the periodic rate may vary.

*Note: If the statement closing date falls on a Friday or on any business day immediately prior to a non-business day, the number of days in the billing cycle will include the subsequent number of non-business days until the next business day, and the finance charge will continue to accrue. However, the number of days in the next billing cycle will not include days included in the prior cycle.

INFORMATION REGARDING ERRORS OR INQUIRIES ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, provide written notice to Peoples Bank & Trust, P.O. Box 350, Pana, Illinois 62557 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may also telephone us at (888) 728-1954; however doing so will not preserve your rights. In your letter, give us the following information: your name, your account number, the dollar amount of the suspected error, and an explanation of the error. Include why you believe the error occurred, if possible, and request any additional information or items that you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

INFORMATION REGARDING REPORT LOST OR STOLEN CHECKS AND DEBIT CARDS

During business hours, please report lost or stolen checks or debit cards to Peoples Bank & Trust at (888) 728-1954. After business hours, please report lost or stolen debit cards to Lost and Stolen Card Services at (800) 472-3272.

INFORMATION REGARDING ELECTRONIC TRANSFER ERRORS AND QUESTIONS

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone us at (888) 728-1954 or write us at Peoples Bank & Trust, P.O. Box 350, Pana, Illinois 62557 as soon as possible. We must hear from you no later than 60 days after the first statement on which the error or problem appeared. In your letter or telephone call, please provide the following information: your name, your account number (if any), the dollar amount of the suspected error or transfer, and an explanation of the error or transfer. Include why you believe the error occurred, if possible, and request any additional information or items that you are unsure about. We will investigate your complaint and will correct any error promptly. If we take more than ten business days to do this, we will re-credit your account for the amount of the suspected error; so that you will have use of the money during the time it takes to complete our investigation. If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at (888) 728-1954.

INFORMATION REGARDING RECONCILING YOUR CHECKBOOK AND BANK STATEMENT BALANCES

Please examine this statement and items at once and report any exceptions immediately. Mark off checks paid by the bank, list the numbers and amounts of any checks written but not yet paid by the bank below, sum any deposits not yet credited by bank below, and reconcile your statement, as follows:

Checks Written But Not Yet Paid by Bank		Balance from Statement	
Number	Amount	(+) Deposits not credited by bank (if any)	
		(-) Total of Checks Unpaid	
		Reconciled Balance	
		(-) Your Checkbook Balance	
Total of Checks Unpaid		Un-reconciled Difference	

Altamont

511 S. Main Street
Altamont, IL 62411

Morrisonville

409 Carlin Street
Morrisonville, IL 62546

Pana

200 S. Locust Street
Pana, IL 62557

Taylorville

1221 Springfield Road
Taylorville, IL 62568

Waverly

197 W. State Street
Waverly, IL 62692

Charleston

1810 Lincoln Avenue
Charleston, IL 61920

Palmyra

142 W. State Street
Palmyra, IL 62674

Springfield

2840 Mansion Road
Springfield, IL 62711

Tower Hill

209 State Highway 16
Tower Hill, IL 62571

White Hall

102 S. Main Street
White Hall, IL 62092

Business NOW Account-700259 (continued)

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
We Put People First.™

CHECKING DEPOSIT (Cash)

Date: JAN 23 2023

Name: Pana CUSD

Address: Washington

MEMO: 4/M

5065
2800
15000

TOTAL FROM OTHER DEPOSITS: 1875.65

LESS CASH RECEIVED: 000

700259 \$ 1875.65

#0000 01/23/2023 \$1,875.65

WASHINGTON ELEMENTARY SCHOOL 06-99 70-2232/711 1237
ACTIVITY FUND
P.O. Box 300, Pana, IL 62357

DATE: 1/10/2023

PAY TO: Refreshment Services, Pepsi \$ 72.38

MEMO: Seventy two dollars and 38/100

Peoples Bank & Trust
We Put People First.™
P.O. Box 300, Pana, IL 62357
www.peoples.com 662-728-1184

MEMO: Pop machine Sharon Brown

#1237 01/19/2023 \$72.38

WASHINGTON ELEMENTARY SCHOOL 06-99 70-2232/711 1238
ACTIVITY FUND
P.O. Box 300, Pana, IL 62357

DATE: 01-17-2023

PAY TO: School Improvement \$ 35.87

MEMO: thirty five and 87/100

Peoples Bank & Trust
We Put People First.™
P.O. Box 300, Pana, IL 62357
www.peoples.com 662-728-1184

MEMO: Patricia M. Foster Sharon Brown

#1238 01/20/2023 \$35.87

WASHINGTON ELEMENTARY SCHOOL 06-99 70-2232/711 1239
ACTIVITY FUND
P.O. Box 300, Pana, IL 62357

DATE: 01-23-2023

PAY TO: Cash \$ 25.00

MEMO: twenty five and 00/100

Peoples Bank & Trust
We Put People First.™
P.O. Box 300, Pana, IL 62357
www.peoples.com 662-728-1184

MEMO: KL fundraiser Sharon Brown

#1239 01/23/2023 \$25.00

Peoples Bank & Trust ACCOUNT SERVICE CHARGES and FEE SCHEDULE



Effective October 14, 2022

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: Debit item charge: On us check or Transit check charge	\$0.10
Plus: Deposit	\$0.15

Plus: Negative Collected Balance Interest (and) Less: Positive Collected Balance Earnings Credit and Credit for E-Statement

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	\$10.43	\$1,000	\$0.94	\$0.24 per item over 100
Business Club Account	\$0.94	\$21.03	N/A	\$0.94	

*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items will be presented 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

Peoples Bank & Trust ACCOUNT SERVICE CHARGES and FEE SCHEDULE



Effective October 14, 2022

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Common Features	Fee
Electronic Statements Service	FREE
Mobile Deposit (Per Item)	FREE
Online and Automatic Funds Transfers (AFT)	FREE
Telephone Funds Transfer	\$4.53
Automatic Funds Transfer for NSF	\$1.93
Stop payment	\$34.22
Hold on account requested by customer	\$46.44
All ATM Transactions in Alpha Link ATM Network	FREE
ATM Withdrawal, Transfer, or Inquiry outside Alpha Link ATM Network	\$1.75
Signature guarantee (PBT account holder only)	\$75.00
Photocopies (per page)	\$0.25
Faxing (per page)	\$3.12
Coin counting (PBT account holder)	FREE
Coin counting (Non PBT account holder)	10% of coin
Notary service (PBT account holder)	FREE
Notary service (Non PBT account holder)	\$1.00
Money Order, Cashier Check, or Loan Disbursement Check (PBT account holder)	\$7.52
Money Order, Cashier Check, or Loan Disbursement Check (Non PBT account holder)	\$13.48
Surcharge at our ATM (PBT/AlphaLink Member)	FREE
Surcharge at our ATM (Not PBT/AlphaLink Member)	\$4.00
Outgoing wire transfer (PBT account holder)	\$26.67
Incoming wire transfer (PBT account holder)	\$12.51
International wire transfer	\$250.00
Night deposit bag	\$20.00
Night deposit key	\$5.00
Foreign Currency Order	\$69.82
Check cashing fees (PBT account holder)	FREE
Check cashing fees (Non PBT account holder)	5% of check or \$10.00 minimum
Incoming Collection Fees	\$23.88
Outgoing Collection Fees	\$5.97
Special Statement	\$12.39
Account research or reconciliation charge (per hour)	\$35.00
Check copies	\$2.14
Dormant Fee (12 months without transactions and balance under \$1,000)	\$5.96
Return Items	\$2.38
Replace Debit card	\$13.28
Rush Order New or Replace Debit Card	\$69.88
Indemnity Bond for Lost Document (incl. CD)	\$34.56
Garnishment or levy	\$250.00
Account Closing (within 90 days after opening)	\$100.00
City of Pana Water Bills	\$1.00
Online Banking Inactivity Fee (after 90 days)	\$2.52
Online Bill Pay Inactivity Fee (after 90 days)	\$6.92

Check Printing Costs
If you elect to order checks, you may be charged for check printing. The exact charge will depend on whether you order personal or business checks, the style, the quantity of checks, and the personalization you require.

Bounce Protection, Overdraft Items and Returned Items Fees

Fees: Fees for Bounce Protection, Overdraft Items, and Overdraft Daily Fees apply to overdrafts created by check, in-person, ATM withdrawal or other electronic means and service charges. Bounce Protection, Overdraft Items, and Returned Items Fees are \$34.47 per debit item. Online Bill Pay NSF item Fees are an additional \$34.47. Overdraft Daily Fees are \$7.94 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive.

Re-presentment: When we return an item due to insufficient funds, the person who submitted the item may re-submit the returned item for payment. We charge a Returned Item Fee each time we return an item presented for payment because available funds at the time of presentment or re-presentment are insufficient.

Limits: Fees for Bounce Protection, Overdraft Items, and Returned Items will not exceed \$241.29 per business day per account. No fee will be charged for Bounce Protection, Overdraft Items, and Returned Items unless the account is more than \$2.00 overdrawn. These limits do not apply to Overdraft Daily Fees.

Check Clearing and Payment Order

Checks and other account debit transactions presented for payment each business day will be paid in order of their serial or check number. If the account does not have sufficient available funds to pay all transactions presented for payment, the order in which the transactions are received and processed can affect the total amount of overdraft fees.

Deposit Balance Reporting Reclassification Notice

All Checking and NOW accounts will have a savings sub-account added. This change to your checking or NOW account will NOT affect your available balance, interest earnings, FDIC insurance, or statement. All checking and NOW accounts will consist of a checking sub-account and a savings sub-account. The bank may periodically transfer funds balances in its records between these two sub-accounts. Balances will be maintained in the savings sub-account until the sixth transfer during a calendar month when funds in the savings sub-account will be transferred back to the checking sub-account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts.

Safety Deposit Box Annual Rental Fees

2" x 5" Safety Deposit Box	\$15.00
3 to 4" x 5" Safety Deposit Box	\$25.00
5" x 5" Safety Deposit Box	\$55.00
3" x 10" Safety Deposit Box	\$35.00
4" x 10" Safety Deposit Box	\$45.00
5" x 10" to 10.50" Safety Deposit Box	\$65.00
6" x 10" Safety Deposit Box	\$75.00
9" x 10" Safety Deposit Box	\$85.00
10" x 10" Safety Deposit Box	\$95.00
Late Safe Deposit Box Rental Annual Fee	\$15.00
Safe Deposit Drilling (Plus Locksmith Charges)	\$50.00
Lost Safe Deposit Key	\$30.00

\$10.00 discount for payment by automatic debit from a Peoples Club Account, or \$5.00 discount for payment by automatic debit from any other PBT checking account.

Notice of Negative Information

We may report information about your account to credit bureaus. Unsatisfactory account activity, late payments, missed payments, or other defaults on your account may be reflected in your credit report.