

Privacy Statements



We feel it is our duty to protect your privacy. In order to safely maintain your confidential information, we have adopted strict policies and procedures that will ensure that your privacy is protected. Our long-standing commitment to your privacy begins with adherence to five core principles.



Mason Branch

225 Reading Road, Mason, OH 45040
513-398-1040 phone
513-398-1045 fax

Morrow Branch

502 W. Pike Street, Morrow, OH 45152
513-899-2040 phone
513-899-2017 fax

www.peoplesfirstsavingsbank.com

NOTES, DISCLOSURES AND PRIVACY STATEMENTS



We Recognize Your Expectation of Privacy

Peoples First Savings Bank recognizes and respects your privacy expectations.

We Will Collect, Use and Retain Your Information Responsibly

Peoples First Savings Bank collects, uses, and retains your personal information. We will only use this information for purposes that we believe to be both reasonable and lawful in administering our business and providing products and services to you.

We Will Maintain Accurate Information

Peoples First Savings Bank has established procedures so that your information is accurate, current and complete in accordance with reasonable commercial standards. We will respond to requests to correct information in a timely manner.

We Will Restrict Access to Personal Information

Peoples First Savings Bank will restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We Will Not Disclose Your Personal Information

Peoples First Savings Bank does not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law.

We collect nonpublic personal information about you from the following resources:

- Information we receive from you on applications or order forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

We want our customers to remain informed about our privacy policy. Nothing in this policy shall be interpreted to rescind, alter or amend any other policies of Peoples First Savings Bank or any contracts with customers. If you have any questions regarding this policy, please feel free to contact us at (513) 398-1040.

NOTES AND FEE DISCLOSURES

- (1) Service charge on dormant and inactive accounts: A service fee of \$3.00 per month will be charged on any account where there has been no activity for a period of 24 months (2 years). This fee will be assessed at the convenience of the company.
- (2) Service charge of \$25.00 will be assessed for accounts closed prior to 6 months (180 days) from origination of the account.
- (3) Returned check charge: A service fee of \$10.00 will be charged on any deposited check returned to this institution for any reason.
- (4) Research fee: A service fee of \$20.00 per hour will be charged to do any requested research. There will be a minimum of 1 hour charged with any additional fractional hour being charged as a full hour. Copies will be charged at \$2.00 per copy.
- (5) Stop payment fee: A fee of \$30.00 will be charged to stop payment on any check, ACH debit amount, or any consecutive series of checks.
- (6) Loan payoff statements will be charged a fee of \$15.00 per statement, and a FAX fee of \$5.00 per FAX will also be assessed.
- (7) A fee of \$5.00 will be charged for all bank checks. Customers are permitted one free check per month when the funds come from any deposit account at Peoples First Savings Bank.
- (8) A lost contact fee of \$5.00 per month will be charged if a customer fails to notify the institution of a corrected address that results in returned mail to the institution.
- (9) A fee for a copy of a special statement or a check will be assessed at \$2.00 for the current month and \$8.00 for prior months.
- (10) Non-sufficient funds (NSF) fee: A service charge of \$30.00 will be assessed for any check, ACH item, draft or debit card transaction that is returned from a customer's account for non-sufficient funds.
- (11) Overdraft fee: A service charge of \$30.00 will be assessed for any check, debit card transaction or ACH entry that is paid from a customer's account that results in a negative balance.
- (12) Wire fees: Outgoing domestic wires are handled for \$30.00. Any incoming wire will be charged \$15.00.
- (13) Daily overdraft fee: A fee of \$5.00 per day after 5 days will be assessed on any account that has been continuously overdrawn.
- (14) Money order fees: A fee of \$3.00 will be charged on money orders sold. Money orders may not be sold for more than \$1,500.00.
- (15) A fee of \$5.00 will be charged to non-customers cashing any check drawn on Peoples First Savings Bank.
- (16) Sweep account fee: A fee of \$5.00 will be assessed for each sweep that occurs between savings accounts or home equity loan accounts and checking accounts. The fee will be charged to the checking account and all sweeps will be done in \$10.00 increments.

(17) Debit Card: A \$2.00 fee will be charged on foreign ATM transactions. You may be charged a surcharge by another bank when using your PFSB card at their ATM. There will be a \$.50 charge for transfers made. There will be a \$2.00 charge for any Point-of-Sale transactions. A \$10.00 fee will be assessed for a second replacement card.

(18) Child Support Deductions: Any customers with court ordered child support deductions to be administered by Peoples First Savings Bank, will be charged a \$5.00 handling fee, per transaction.

(19) Savings and Money Market Accounts are restricted by Federal Mandate. A depositor may make no more than six of the restricted transfers or withdrawals during a calendar month. ACH transfers, ATM point-of-sale purchases, debit card purchases, internet transfers to another account and telephone transfers are all types of restricted withdrawals. A fee of \$5.00 will be levied anytime an account makes excessive withdrawals of this type during a calendar month.

(20) Any court ordered garnishments will be subject to a \$60.00 handling fee.

(21) Escheat Fee of \$10.00 per account when funds are turned over to the state of Ohio according to Ohio Unclaimed Funds rules.

MORTGAGES, LOANS AND HOME EQUITY LINES OF CREDIT

All loans require income and credit qualifications. Advertised rates for mortgages, home equity lines of credit and other loans are subject to Peoples First Savings Bank credit criteria. Certain fees, conditions and restrictions may apply. Each loan, mortgage or home equity line of credit has individual specifications, see the notes and disclosures on the application and accompanying paperwork for more information.

