



CRA PUBLIC FILE

Table of Contents

- CRA Public Notice
- 2021 Performance Evaluation
- Written Comments
- List of bank branches with census tracts
- Open / Closed Branches
- Products and Services
- Maps defining current assessment areas
- Fair Lending Non-Discriminatory Guidelines
- Loan to Deposit Ratio

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination by the FDIC in that quarter. This list is available from the Regional Director, FDIC, Division of Depositor and Consumer Protection, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606. You may send written comments about our performance in helping to meet community credit needs to the Community Reinvestment Officer, Planters Bank Inc, P.O. Box 1570, Hopkinsville, KY 42241-1570 and the FDIC Regional Director. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Planters Financial Group, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank, St. Louis, P.O. Box 442, and St. Louis, Missouri 63166, an announcement of applications covered by the CRA filed by bank holding companies.

PUBLIC DISCLOSURE

August 4, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Planters Bank, Inc.
Certificate Number: 34254

1312 South Main Street
Hopkinsville, Kentucky 42240

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office
300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Planters Bank, Inc.'s (Planters) Satisfactory Community Reinvestment Act (CRA) performance under the Lending Test and Outstanding performance under the Community Development Test supports the overall rating. The following points summarize the bank's Lending Test and Community Development Test performance.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment areas (AA).
- The bank made a substantial majority of its small business loans and a majority of its home mortgage loans in the AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Outstanding.

- The institution demonstrates excellent responsiveness to the community development needs of its AAs through loans, qualified investments, and services, as appropriate. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the AAs.

DESCRIPTION OF INSTITUTION

Background

Planters is a multistate financial institution headquartered in Hopkinsville, Kentucky (KY), and primarily operates in the southwestern part of KY, in the counties of Christian, Caldwell, Hopkins, Union, and Webster, along with Montgomery County, Tennessee (TN). Planters Financial Group, Inc., a one-bank holding company located in Clarksville, TN, wholly owns Planters. Planters received a "Satisfactory" rating at its previous FDIC Performance Evaluation, dated September 17, 2018, based on Interagency Intermediate Small Institution Examination Procedures.

Operations

Including its main office, Planters operates 13 full-service branches, including eight branches in Kentucky and five branches in Tennessee. Since the previous evaluation, the bank has not opened any new branches or closed any existing branch, nor has the bank had any merger or acquisition activity since the previous evaluation. The bank continues to offer a variety of deposit, credit, and other financial products to meet the needs of its customers. Deposit products include checking, savings, and money market accounts, certificates of deposit, and Individual Retirement Accounts, as

Loan Portfolio Distribution as of March 31, 2021 (Continued)		
Commercial and Industrial Loans	132,473	12.9
Agricultural Loans	31,081	3
Consumer Loans	10,782	1
Obligations of State and Political Subdivisions in the U.S.	750	<1
Other Loans	138	<1
Less: Unearned Income	(1,045)	(<1)
Total Loans	\$1,028,688	100%
<i>Source: Reports of Condition and Income. Totals may not equal 100% due to rounding.</i>		

DESCRIPTION OF ASSESSMENT AREAS

CRA requires each financial institution to define one or more AAs within which its performance will be evaluated. In accordance with CRA, Planters has designated two AAs. The first AA includes Christian County, KY, and Montgomery County, TN, within the Clarksville TN-KY Multistate MSA. The second AA is contiguous to the MSA and includes the counties of Caldwell, Union, Webster, and census tract 9711 in Hopkins County. The Hopkins County census tract borders the boundaries of Christian and Caldwell Counties. The bank's AA has not changed since the previous evaluation. Planters' AA delineation is in conformance with CRA requirements, as it consists of whole contiguous census tracts (CT) and does not arbitrarily exclude LMI geographies. These AAs do not reflect illegal discrimination, and otherwise meet the requirements of the regulation. The individual AA sub-sections discuss economic and demographic data, competition, and community contacts.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 18, 2018, to the current evaluation dated August 4, 2021. Examiners used the Interagency Intermediate Small Institution Procedures to evaluate Planters CRA performance. These procedures include two tests: the Lending Test and the Community Development Test; the Appendix details the criteria for each. Banks must achieve at least a "Satisfactory" rating under each test to obtain an overall "Satisfactory" rating. This evaluation does not include lending activity performed by affiliates.

Examiners will complete a full-scope review for the Clarksville, TN-KY MSA (Clarksville MSA) and the Kentucky Non-MSA. The majority of the bank's business is conducted in the Clarksville MSA AA; therefore, it was given the greater weight when assigning the overall rating.

Activities Reviewed

Based on the March 30, 2021, Consolidated Report of Condition and Income (Call Report), examiners determined the bank's major product lines are small business loans and consumer mortgages. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating small business loans contributed more weight to overall conclusions due to the larger loan volume when compared to home mortgage loans during the most recent calendar year. No other loan types, such as small farm or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings, and are not presented. Bank records indicated the

above those of similarly situated institutions, as shown in the following table. Examiners selected similarly situated institutions based on asset size, geographic location, and lending focus.

LTD Ratio Comparison		
Bank	Total Assets as of 3/31/21 (\$000s)	Average Net LTD Ratio (%)
Planters	1,313,609	95.4
Similarly-Situated Institution #1	1,289,440	83.7
Similarly-Situated Institution #2	1,099,176	78.6
Similarly-Situated Institution #3	988,687	75.7
Similarly-Situated Institution #4	897,078	92.9
<i>Source: Call Reports 12/30/18 - 3/31/21.</i>		

Assessment Area Concentration

Planters made a substantial majority of small business loans, by both number and dollar amount within its AA. During the review period, a majority of home mortgage loans, by number and dollar amount, were extended within the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Totals \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2019	49	89.1	6	10.9	55	10,649	95.1	545	4.9	\$11,194
2020	56	88.9	7	11.1	63	8,803	90.3	945	9.7	\$9,748
Home Mortgage										
2019	310	82.9	64	17.1	374	38,550	65.5	20,297	34.5	\$58,847
2020	338	79.9	85	20.1	423	43,674	62.8	25,866	37.2	\$69,540
Source: 2019 and 2020 HMDA Reported Data, Bank Data.										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. This conclusion is based on the reasonable dispersion in the Clarksville MSA AA. The Kentucky Non-MSA AA contains no LMI census tracts; therefore, examiners did not evaluate Geographic Distribution. Planters' performance regarding this criterion is presented in detail in the applicable sections of this evaluation. Examiners focused on the percentage by number of loans in LMI census tracts. Examiners presented conclusions and supporting data for performance in each applicable AA section of this performance evaluation.

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels in the AA. This conclusion is based on the bank's reasonable dispersion in both AAs. Examiners focused on the percentage by number of small business loans to businesses with gross annual revenues (GAR) of \$1 million or less and home mortgage loans to LMI borrowers. The lending performance was consistent in both AAs. Examiners present conclusions and supporting data for performance in the applicable AA sections of this performance evaluation.

Qualified Investments by AA						
Assessment Area	Community Services		Economic Development		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Clarksville MSA	9	27	23	5,902	32	5,874
Kentucky Non-MSA	0	--	11	3,444	11	3,444
Statewide Activities	0	--	1	200	1	200
Totals	9	27	35	9,546	44	9,518
<i>Source: Bank Data.</i>						

Community Development Services

During the evaluation period, bank employees provided 352 instances of community development services. Since the institution sufficiently met the credit needs of its AAs, examiners qualified services that benefited areas outside the AA. Planters' performance compared favorably when considering analysis of similarly situated institutions, which provided from 41 to 234 community development service hours. Bank employees provided a majority of to community service organizations. A detailed discussion of service activities is provided in subsequent sections of the AAs. The following table details these activities by AA and purpose.

Community Development Services by AA					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Clarksville MSA	13	165	73	7	290
Kentucky Non-MSA	4	22	25	7	58
Statewide Activities	0	12	24	0	36
Totals	17	199	122	14	384
<i>Source: Bank Data.</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

CLARKSVILLE MSA AA – FULL SCOPE REVIEW

DESCRIPTION OF BANK'S OPERATIONS IN CLARKSVILLE MSA AA

The Clarksville MSA AA consists of all portions of Christian County, Kentucky, and Montgomery County, Tennessee. This AA accounts for 92.5 percent of small business loans sampled, 70 percent of home mortgage loans, and 61.5 percent of all branches.

Economic and Demographic Data

Based on the 2015 ACS data, the Clarksville MSA AA is comprised of 58 census tracts in two counties. These tracts reflect the following income designations: 3 low-income, 13 moderate-income, 27 middle-income, 11 upper-income, and 4 with no income designation. The AA is centrally located on the Kentucky-Tennessee border. The following table illustrates select demographic characteristics of this AA.

branches within the bank's AA. Of these institutions, Planters ranked first with an 18.9 percent deposit market share.

The bank is not required to collect or report its small business loan data, and has elected not to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand for small business loans. Aggregate data for 2019 shows that 75 institutions originated or purchased 2,947 small business loans in the AA, indicating a high degree of competition for this product.

There is also a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2020, 392 lenders reported a total of 18,797 residential mortgage loans originated or purchased. Planters ranked 14th, with a market share of 1.6 percent. The five most prominent home mortgage lenders accounted for 35.7 percent of total market share.

Community Contact

As a part of the evaluation process, examiners contact third parties in the AA to assist in identifying the credit and community development needs. This information helps determine whether local institutions are responsive to these needs. It also demonstrates the availability of credit and community development activities.

Examiners contacted a representative of an economic development organization familiar with the credit needs of the AA. Discussions revealed a growing economy; however, the contact indicated there is a need for affordable housing as many single-family homes are sold before listing with a realtor. The contact explained that the area's primary credit needs include small business lending and affordable housing, respectively, yet the contact feels the banks in the community are serving those needs.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic information, examiners ascertained the primary credit needs of the AA include small business and home mortgage loans.

CONCLUSIONS ON PERFORMANCE CRITERIA IN CLARKSVILLE MSA

LENDING TEST

Planters demonstrated reasonable performance under the Lending Test. Geographic Distribution and Borrower Profile performance primarily support this conclusion. As previously discussed, while number and dollar volume of loans are presented, examiners emphasized performance by number of loans.

Geographic Distribution

Overall, the geographic distribution of small business and home mortgage loans reflects reasonable dispersion throughout the Clarksville MSA AA.

Small Business Loans

Planters' geographic distribution of sampled small business loans reflects reasonable dispersion

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	2.1	0.5	4	1.5	229	0.6
2020	2.1	0.5	10	3.3	1,176	2.9
Moderate						
2019	10.5	7.6	22	8.4	3,032	8.6
2020	10.5	6.1	49	16.2	5,297	13.1
Middle						
2019	56.5	59.3	143	54.8	23,095	65.3
2020	56.5	56.9	132	43.7	15,703	38.9
Upper						
2019	30.6	32.5	91	34.9	8,841	25
2020	30.6	36.3	110	36.4	18,036	44.7
Not Available						
2019	0.3	0.2	1	0.4	150	0.4
2020	0.3	0.2	1	0.3	167	0.4
Totals						
2019	100%	100%	261	100%	\$35,347	100%
2020	100%	100%	302	100%	\$40,379	100%

Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100%.

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels for this AA. The bank's performance in small business and home mortgage lending primarily support this conclusion.

Small Business Loans

Overall, Planters distribution of sampled loans to small businesses reflects reasonable penetration to businesses with GARs of \$1 million or less. In 2019 and 2020, Planters performance to businesses with GARs of \$1 million or less trailed demographic data. However, examiners consider this performance reasonable when considering Planters originated six loans to start-up entities with unavailable GARs in 2019 and two loans to start-up entities in 2020. Additionally, in 2020, the remaining 11 loans originated with unavailable GARs are PPP loans. The following table illustrates the distribution of small business loans by revenue level throughout the AA.

Distribution of Small Business Loans by GAR Category					
GAR Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	84.6	25	52.1	5,397	50.9
2020	85.5	26	51.0	3,577	44.2
>\$1,000,000					
2019	3.4	17	35.4	3,371	31.8
2020	3.2	12	23.5	3,877	47.9

Clarksville MSA AA through loans, qualified investments, and services. Examiners considered the institution's capacity and the need and availability of such opportunities.

Community Development Loans

Planters originated 79 community development loans totaling approximately \$196.1 million during the evaluation period. This evaluation compared Planters performance to that of several similarly situated banks, based on retail structure, presence in the market and location. The following table displays the bank's qualified community development loans by year and purpose.

Community Development Lending within the Clarksville MSA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
2018 (Partial)	2	4,940	0	--	2	8,449	3	5,000	7	18,389
2019	4	13,197	3	3,400	35	80,168	0	--	42	96,765
2020	0	--	3	21,982	22	47,776	1	3,700	26	73,458
2021 (YTD)	0	--	0	--	4	7,471	0	--	4	7,471
Totals	6	18,137	6	25,382	63	143,864	4	8,700	79	196,083

Source: Bank Data.

Below are notable examples of these loans:

- In 2019, Planters extended a \$5.9 million loan for the construction of a 64-unit affordable housing complex within the AA.
- In 2020, the institution extended a \$3.7 million loan to renovate a commercial building in a low-income census tract within the AA for leasing to small businesses.

Qualified Investments

Planters made or retained 32 qualified investments and donations totaling \$5.9 million. This total includes investments of approximately \$5.8 million and donations and grants of \$126,000. A majority of the investment dollar amount benefited Economic Development efforts within the AA. The following table illustrates the bank's investment activity by year and purpose.

Qualified Investments by Year within the Clarksville MSA						
Year	Community Services		Economic Development		Totals	
	#	\$	#	\$	#	\$
Prior Period	0	--	15	3,866	15	\$3,866
2018 (Partial)	0	--	2	690	2	\$690
2019	0	--	2	1,192	2	\$1,192
Subtotal	0	--	19	5,748	19	\$5,748
Qualified Grants & Donations	9	27	4	154	13	\$181
Totals	9	\$27	23	\$5,902	32	\$5,929

Source: Bank Data.

It was noted that no qualified investments or donations were made in 2020 and none were made for the purposes of Affordable Housing, or to Revitalize or Stabilize during the evaluation period.

Below are notable examples of the bank's qualified investments and donations:

- In 2019, Planters donated \$50,000 to an organization that provides economic development services and strives to understand the community's potential development opportunities.

Demographic Information of the Non-MSA AA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	12	--	--	83.3	16.7
Population by Geography	44,565	--	--	81.5	18.5
Housing Units by Geography	19,923	--	--	81.1	18.9
Owner-Occupied Units by Geography	12,260	--	--	81.5	18.5
Occupied Rental Units by Geography	5,095	--	--	80.4	19.6
Vacant Units by Geography	2,568	--	--	80.9	19.1
Businesses by Geography	2,168	--	--	81.6	18.4
Farms by Geography	278	--	--	82.4	17.6
Family Distribution by Income Level	11,888	22	13.9	19.4	44.7
Household Distribution by Income Level	17,355	24	14.2	16.7	45.1
Median Family Income Non-MSAs - KY		\$45,986	Median Housing Value		\$81,934
Families Below Poverty Level		17.6%	Median Gross Rent		\$535
Source: 2015 ACS and 2020 D&B Data.					

According to 2020 D&B data, there are 5,168 businesses operating in the AA. This is an increase of approximately 2,011 businesses since the previous evaluation, demonstrating additional lending opportunities. Gross annual revenues (GARs) for these businesses include 77.2 percent of businesses with \$1 million or less, 4.9 percent with more than \$1 million, and 17.9 percent with unknown revenues. The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. Services represent the largest portion of businesses at 34.6 percent, followed by Non-Classifiable Establishments at 21.54 percent, and Retail Trade at 13.7 percent. In addition, 61.1 percent of area businesses have four or fewer employees, and 84.1 percent operate from a single location, indicating an opportunity to lend to small businesses.

The 2019 and 2020 FFIEC-updated median family income (MFI) is used to analyze home mortgage loans under the Borrower Profile criterion, and are illustrated in the table below.

MFI Ranges – Kentucky Non-MSA				
MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$49,800)	<\$24,900	\$24,900 to <\$39,840	\$39,840 to <\$59,760	≥\$59,760
2020 (\$51,500)	<\$25,750	\$25,750 to <\$41,200	\$41,200 to <\$61,800	≥\$61,800
Source: FFIEC.				

Competition

Planters operates in a competitive environment, with many competing institutions, including national banks, credit unions, as well as finance companies. The FDIC's Deposit Market Share data, as of June 30, 2020, provides some measurement of the competition. There are 15 financial institutions that operated 39 full-service branches within the bank's AA. Of these institutions, Planters ranked 6th with a 9.37 percent deposit market share.

Small Business Loans

Overall, Planters' distribution of loans to small businesses reflects reasonable penetration to businesses with GARs of \$1 million or less. The original sample for this AA resulted in too few loans to draw meaningful conclusions. Therefore, examiners expanded the sample to include the full universe of small business loans originated for both 2019 and 2020.

In 2019 and 2020, Planters performance to businesses with GARs of \$1 million or less compared similarly to demographic data. In 2020, the bank originated 20 PPP loans with revenues not available. The volume of PPP loans originated in 2020 was nearly five times the volume of small business loans originated in 2019. This demonstrates the bank's responsiveness in helping to serve the credit needs of all its AAs. The following table illustrates the distribution of small business loans by revenue level throughout the AA.

Distribution of Small Business Loans by GAR Category					
GAR Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	77.5	7	46.7	2,017	74.4
2020	77.9	19	43.2	1,776	31.7
>\$1,000,000					
2019	5.3	8	53.3	694	25.6
2020	5.0	5	11.4	1,238	39.0
Revenue Not Available					
2019	17.2	0	--	0	--
2020	17.0	20	45.4	1,643	29.3
Totals					
2019	100%	15	100%	\$2,711	100%
2020	100%	44	100%	\$4,657	100%
<i>Source: 2019 & 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100%.</i>					

Home Mortgage Loans

Overall, Planters' distribution of home mortgage loans to individuals of different income levels, including LMI borrowers, reflects excellent penetration within the AA. Although lending to low-income borrowers at 6.1 percent is well below the population level of 19.1 percent, this is an excellent level of lending once the percentage of residents with income below the poverty level are taken into consideration. Such families often have difficulty qualifying for or servicing mortgage debt (including principal and interest payments, taxes, utilities and insurance); therefore, the percentage of low-income families is adjusted to those able to qualify for and service mortgage debt. Lending to moderate-income families exceeds both the population levels and the aggregate performance for both years, as reflected in the table on the following page.

Qualified Investments by Year within the Non-MSA				
Year	Economic Development		Total	
	#	\$	#	\$
Prior Period	9	2,865	9	\$2,865
2019	1	304	1	\$304
2021 (YTD)	1	275	1	\$275
Totals	11	\$3,444	11	\$3,444
<i>Source: Bank Data.</i>				

Below are notable examples of the bank's qualified investments and donations:

- Planters made three qualified investments and donations in Hopkins County totaling approximately \$800,000 for the purpose of building a new judicial center.
- The institution made a qualified investment of \$304,000 for the renovation of a local school.

Community Development Services

During the evaluation period, bank officers and employees provided community development services and financial expertise to 58 organizations.

Community Development Services within the Non-MSA AA					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018 (partial)	1	5	6	2	14
2019	1	5	6	2	14
2020	1	6	7	2	16
2021 (YTD)	1	6	6	1	14
Totals	4	22	25	7	58
<i>Source: Bank Data.</i>					

Below are notable examples of the bank's qualified services:

- On multiple occasions, bank employees taught financial literacy to LMI individuals within the AA.
- Many institution employees are involved with economic development organizations within the AA to provide their financial expertise and support.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's AA as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's AA(s) or a broader statewide or regional area including the bank's AA(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution,

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (or non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Call Report. These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

WRITTEN COMMENTS

none

PLANTERS BANK, INC. – BRANCH LOCATIONS

Hopkinsville, KY

1312 South Main Street
Hopkinsville, KY 42240
Census Tract #2001.00 Moderate

(T) 270.886.9030
(T) 888.806.7036 toll-free
(F) 270.886.9437

Lobby
Mon. - Thurs. 8:30 a.m. – 4:00 p.m.
Friday 8:30 a.m. – 5:30 p.m.

Drive-Thru
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.

4195 Ft. Campbell Blvd.
Hopkinsville, KY 42240
Census Tract #2005.00 Moderate

(T) 270.887.6980
(F) 270.887.6996

Lobby
Mon. - Thurs. 8:30 a.m. – 4:00 p.m.
Friday 8:30 a.m. – 5:30 p.m.

Drive-Thru
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.
Saturday 8:30 a.m. - Noon

3103 Canton Street
Hopkinsville, KY 42240
Census Tract #2007.00 Middle

(T) 270.887.6991
(F) 270.887.6999

Lobby
Mon. - Thurs. 8:30 a.m. – 4:00 p.m.
Friday 8:30 a.m. – 5:30 p.m.

Drive-Thru
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.

Clarksville, TN

325 Commerce Street
Clarksville, TN 37040
Census Tract #1001.00 Moderate

(T) 931.552.0654
(F) 931.552.1543
(F) 931.648.7152

Lobby
Mon. - Thurs. 8:30 a.m. – 4:00 p.m.
Friday 8:30 a.m. – 5:30 p.m.

Drive-Thru
Mon. - Thurs 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.

495 Dunlop Lane, #101
Clarksville, TN 37040
Census Tract #1019.06 Upper

(T) 931.552.5940
(F) 931.552.5944

Lobby
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.

Drive-Thru
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.
Saturday 9:00 a.m. - Noon

1835 Madison Street, Suite D
Clarksville, TN 37043
Census Tract #1006.02 Moderate

(T) 931.552.2476
(F) 931.920.8585

Lobby
Mon. - Thurs. 8:30 a.m. – 4:00 p.m.
Friday 8:30 a.m. – 5:30 p.m.

Drive-Thru
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.
Saturday 9:00 a.m. - Noon

400 Franklin Street
Clarksville, TN 37040
Census Tract #1001.00 Moderate

Commercial Office-- **Only commercial
loan service offered at this location**

(T) 931.263.5030
(F) 931.552.1543

Mon. - Fri. 8:30 a.m. - 4:00 p.m.

894 Highway 76
Clarksville, TN 37043
Census Tract #1018.08 Upper

(T) 931.552.5935
(F) 931.552.5931

Lobby
Mon. - Thurs. 8:30 a.m. – 4:00 p.m.
Friday 8:30 a.m. – 5:30 p.m.

Drive-Thru
Mon. - Thurs. 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.
Saturday 9:00 a.m. – Noon

PLANTERS BANK, INC. – BRANCH LOCATIONS

West Kentucky

Sebree Banking Center

796 HWY 41 North
Sebree, KY 42455
Census Tract – 9601.00 Middle

(T) 270.835.0224
(F) 270.835.0225

Lobby
Monday – Thursday 9:00a.m. – 4:00p.m.
Friday 9:00 a.m. – 5:30p.m.

Drive – Thru
Monday – Thursday 8:30a.m. – 4:00 p.m.
Friday 8:30a.m. – 5:30p.m.

Providence Banking

2251 Westerfield Drive
Providence, KY 42450
Census Tract – 9604.00 Middle

(T) 270.667.0328 Ext. 7033
(F) 270.667.0329

Lobby
Monday – Thursday 9:00a.m. – 4:00p.m.
Friday – 9:00a.m. – 5:30p.m.

Drive – Thru
Monday – Thursday 8:30a.m. – 4:00 p.m.
Friday 8:30a.m. – 5:30p.m.

Princeton Banking Center

208 North Jefferson Street
Princeton, KY 42445
Census Tract – 9203.01 Upper

(T) 270.365.1820
(F) 270.365.1821

Lobby
Monday – Thursday 8:30a.m. - 4:00p.m.
Friday 8:30 a.m. – 5:30p.m.

Drive – Thru
Monday – Thursday 8:30a.m. – 4:00 p.m.
Friday 8:30a.m. – 5:30p.m.

Sturgis Banking Center

520 North Adams Street
Sturgis, KY 42459
Census Tract – 9503.00 Middle

(T) 270.333.1167
(F) 270.333.1166

Lobby
Monday – Thursday 8:30a.m. - 4:00p.m.
Friday 8:30 a.m. – 4:00p.m.
Saturday 8:30a.m. - Noon

Drive – Thru
Monday – Thursday 8:30a.m. – 4:00 p.m.
Friday 8:30a.m. – 5:00p.m.

Dawson Springs Banking Center

50 Oak Heights
Dawson Springs, KY 42408
Census Tract – 9711.00 Middle

(T) 270.797.5260 or
270.731.2265 Ext. 75262
(F) 270.797.5261

Lobby
Monday – Thursday 9:00a.m. - 4:00p.m.
Friday 9:00a.m. – 5:30p.m.

Drive – Thru
Monday – Thursday 8:30a.m. – 4:00 p.m.
Friday 8:30a.m. – 5:30p.m.

PLANTERS BANK, INC. – BRANCH LOCATIONS

Free-Standing ATMs or Cash Dispensers

You can access a Planters Bank ATM at any of our 12 banking offices or at the locations listed below:

Western Kentucky

1. Jennie Stuart Medical Center
230 W 18th Street
Hopkinsville, KY 42240
Census Tract 2001 - Moderate
2. James E. Bruce Convention Center
303 Conference Center Drive
Hopkinsville, KY 42240
Census Tract 2005 – Moderate
3. American Legion Post #233
14633 Ft. Campbell Blvd.
Oak Grove, KY 42262
Census Tract 2014 - Middle
4. 1403 N. Main Street (at Planters Bank Drive-Thru)
Sturgis, KY 42459
Census Tract 9503 – Middle

Clarksville, TN

1. Kelley's Big Burger
405 N. Riverside Drive
Clarksville, TN 37040
Census Tract 1008 - Moderate

PLANTERS BANK, INC.

Branches Opened / Closed within the past two years

There have been no branches to open or close within the last two years.

Opened Branches

Closed Branches

Planters Bank offers a full array of products and services for consumer and business purpose. While traditional personal banking visits are still very popular, Planters Bank offers the capability to perform banking functions through various channels that are widely available to all customers. In addition to teller and lender services at twelve full service branches, telephone banking services are available to all customers 24 hours a day. Planters Bank maintains a web site that provides on-line banking capabilities, product and service descriptions, bank news, bank history, and financial education videos.

Available Deposit Products

	This Account is for you if...	Monthly Fee	Monthly Statement	What Makes It Different
	You want access to our awesome PlantersPerks app which awards you with a package of valuable benefits and protections.	\$7 Reduce or eliminate your monthly fee: \$2 off per month with deliverable eStatement. \$5 off per month when you make at least 25 Check Card transactions. [1]	eStatement (reduces monthly fee) OR Paper Statement	• Access to the exclusive PlantersPerks app with discounts at thousands of local and national retailers and restaurants at your fingertips. • Cellphone Protection [2] • \$2,500 Personal Identity Theft Protection [2] [3] • 24/7 Emergency Roadside Assistance • \$10,000 Travel Accident Insurance [2] • FREE Checks
Access your benefits 24/7 @ www.plantersperks.com , plus get the App by searching "PlantersPerks" in the App Store or Google Play.				
	You want to earn higher interest in exchange for higher account balances.	\$10 Eliminate your monthly fee one of three ways: \$1,500 Minimum Daily Balance OR \$10,000 Combined Deposits OR \$20,000 Combined Deposits & Loans	eStatement OR Paper Statement	• Tiered Interest [4] \$1,500 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000+ • FREE Checks • FREE First Year Safety Deposit Box [5]
	You never want to face an overdraft fee and want access to a personal line of credit.	\$15	eStatement OR Paper Statement for \$5/month	No Overdraft Fees Ever! Plus Access a Personal Line of Credit – up to \$1,000. [6]

Apply for your line of credit 24/7 @ <https://paysound.plantersbankonline.com>.

eChecking

You do most of your banking electronically and want to earn a monthly cash reward.

\$0. We pay you \$2 each month.

eStatement

Write up to 5 checks per month [7]

BEST FREE CHECKING

You want a no-frills, no monthly maintenance fee account.

\$0

eStatement OR Paper Statement

- First two Non-Sufficient Funds Fees Waived
- FREE First Year Safe Deposit Box [5]

\$100 minimum opening deposit required to open any personal checking account.

[1] Only point-of-sale transactions \$5 or greater qualify. [2] Cell Phone Protection, Personal Identity Theft Protection and Travel Accident Insurance are subject to additional terms and conditions. Insurance products are not a deposit, not FDIC-insured by any federal government agency, and not guaranteed by the bank. [3] Identity Theft Protection package includes Payment Card Protection, Personal Identity Theft Protection and Identity Recovery and Restoration. [4] Interest paid on entire balance when you maintain a minimum daily balance of \$1,500. [5] Small box or credit toward large box, subject to availability. [6] Third-party fees and some restrictions may apply. [7] \$.50 fee for each item in excel of 5 per month. [8] Accounts and services must be active for 60 days to receive bonus points. Certain restrictions apply.

Standard deposit insurance has been permanently raised to \$250,000 per depositor per account category.

Basic Savings

If you are ready to save money by earning interest on easy-access funds, this account is perfect for you.

- **\$25 Minimum Opening Balance**
- **No Monthly Maintenance Fees** – When maintaining a \$500 minimum daily balance (charges are assessed for more than one withdrawal per month)
- **Quarterly Statement**
- **Interest Earnings** – Calculated on total daily balance and credited quarterly

Young Savers

Perfect for savings customers under age 19 who want great interest rates with no monthly fees.

- **\$25 Minimum Opening Balance** – must accompany adult account holder to open
- **No Monthly Maintenance Fees** – charges are assessed for more than one withdrawal per month
- **Quarterly Statement**
- **Interest Earnings** – Calculated on total daily balance and credited quarterly

Money Market Account

This is a great interest-earning account if you desire a higher rate of return with unlimited access to your money.

- **\$100 Minimum Opening Balance**
- **No Monthly Maintenance Fees** – When maintaining a \$2,500 minimum daily balance
- **Monthly Statement**
- **Interest Earnings** – Interest is earned on all account balances, and is credited monthly. This is a tiered rate account that earns higher interest based on higher balances. Interest rates may re-price with the market.
- **Withdrawals** – Unlimited withdrawals/transfers allowed in person, by mail, by messenger or at any ATM. Limited number of pre-authorized or third party transactions allowed.

Go Savings

Building savings separately, automatically and incrementally over time is the best way to save. With GoSavings, every time you use your Planters Visa® Check Card, we'll transfer \$0.50 or \$1 (your choice!) from your Planters Bank Checking Account to a separate savings account. With GoSavings, every purchase you make adds up to more savings for you!

- **No Minimum Opening Balance** – Sign-up and choose either \$0.50 or \$1 to automatically transfer each time you use your Planters Visa® Check Card*
- **Optional Monthly Transfer Maximums** – If you have a limited amount you can save each month, you can set a cap in the automatic transfers. After the max is reached, the automatic transfers will pause until the beginning of the next month.
- **No Monthly Fees** – Charges are assessed for more than one withdrawal per month.
- **Quarterly Statement**
- **Interest on Every Dollar** – Calculated on total daily balance and credited quarterly.

** Planters Bank Visa® Check Card is subject to approval. Only point-of-sale transactions qualify.*

Certificates of Deposit

With a Planters Bank CD, you can receive guaranteed, higher-than-average interest rates to help your money grow! Individual Retirement Account Certificates of Deposit are also available.

- **\$2,500 Minimum Opening Balance**
- **No Monthly Maintenance Fees** – A penalty will be imposed for early withdrawals
- **Interest Earnings** – Interest rates vary according to investment amount and term. Receive your interest by check (monthly, quarterly, semi-annually or annually) as well as by direct deposit into any Planters Bank account.

Tiered Money Market IRA

Start planning for your future and take advantage of great interest rates. Your contribution could even help lower your current tax bill.

- **\$100 Minimum Opening Balance**
- **No Monthly Maintenance Fees** – Early withdrawal subject to interest and tax penalties
- **Interest Earnings** – Interest rates vary according to investment amount
- **Access to Account** – Deposits can be added at any time

Health Savings Accounts

HSAs allow individuals with High Deductible Health Plans (HDHP) to accumulate tax-free funds for qualified medical expenses. (Consult a tax adviser for details.) To learn more, download our informational [HSA Brochure](#).

- **No Minimum Opening Balance**
- **\$3 Monthly Fee**
- **Quarterly eStatement or Paper Statement**
- **Interest** – Calculated on total daily balance and credited monthly.
Interest Tiers:
 - \$ 0-\$9,999
 - \$10,000-\$24,999
 - \$25,000-\$49,999
 - \$50,000-\$99,999
 - \$100,000+

Personal E-Banking

Personal Online Banking and Bill Pay

Online Banking & Bill Pay is a secure service that gives you instant access to all of your Planters Bank accounts. Enjoy the convenience of banking on your own schedule from any location with a computer and Internet connection. Passwords, multi-layered authentication and encryption technology keep your account information private and secure.

With Online Banking & Bill Pay you can:

- Pay bills
- Check real-time account balances
- View account history and previous statements
- Transfer funds between accounts
- View loans
- View check images
- Verify ATM or Debit Card transactions
- Make a Planters Bank loan payment

E-Statements

E-Statements are fast, simple, and secure. Plus, they are conveniently accessible through online banking with no separate password. If you do not already have an Online Banking account, simply click the "First Time User" link on the green Account Access section of our home page (www.plantersbankonline.com.) Accept the terms and conditions, enter the requested information, and click submit. You will receive and email confirming your enrollment. Within Online Banking, simply click the Documents tab to retrieve your statement.

Online Best Practices

Forgot Password?

If you have forgotten your Login or Password for Online Banking and Bill Pay, please call us at 886.9030 in Hopkinsville or 552.0654 in Clarksville.

Additional Services

Direct Deposit – It's a simple, safe, and smart way to get paid. Your employer sends your pay directly to your checking or savings account rather than issuing you a paper check. The deposit arrives and is made available to you more quickly than paper checks, and can be automatically divided among different accounts based on your direction. In addition to using Direct Deposit for payroll, many consumers use it for tax refunds, Social Security, stock dividends, company reimbursements, and bonus or commission payments

Planters Visa® Check Card with U-Choose RewardsSM – Worldwide acceptance means your Check Card can be used at millions of locations throughout the world. Get cash and account information from any ATM nationwide displaying the Cirrus and Pulse logos. Plus, all of your check card transactions are shown on your monthly checking account statement.

Use your check card anywhere Visa® is accepted and earn U-Choose RewardsSM points with every signature-based card transaction. Avoid the hassles of writing checks and accumulate points redeemable for travel and merchandise. You shop. You earn. You choose. It's that simple. Say goodbye to waiting forever to earn enough points to redeem. Visit www.uchooserewards.com to register. You'll also find a detailed list of where you've shopped and what you've earned, an online catalog of redemption options, a Wish List, and much more!

Photo Security – for added security, include your photo on your Visa® Check Card. It's free, easy and available on all Planters Visa® Check Cards.*

* Visa® Check Card and VISA® Check Card with Photo Security is subject to approval.

Planters ATM Banking – Day or night you'll have access to your cash or account information. Even if you are out of town, out of state, or out of the country, you can get the cash you need at any ATM displaying the Cirrus and Pulse logos. [Click here](#) for Planters Bank ATM Locations. There may be a fee for using non-Planters Bank ATMs.

Planters Visa® Credit Card – We offer a variety of credit cards to meet your needs. Become a card member and enjoy a wide range of benefits including competitive introductory rates and your choice of rewards programs. You can even put your favorite photo on your credit card! It's easy to do and a fun way to show your personality whenever you shop. [Click here for more information and to apply online.](#)

** Visa® Credit Card is subject to approval.

Planters Telephone Banking – Planters Telephone Banking is available 24 hours a day, seven days a week from any touch-tone telephone. You can check your account balances for checking, savings and loan accounts, make account transfers between your accounts, and access product information from the convenience of your by calling toll free 877-792-4078.

Wire Transfers – When sending a check or giving cash are not options, you may choose to wire transfer money. Wire transfers are quick, cheap and will allow you to send money anywhere in the world - they are one of the best methods of international money transfer, and they often offer for the transfer money to be picked up the same day. Restrictions and fees may apply.

Safe Deposit Boxes – Safe deposit boxes are a convenient place to store important items that would be difficult or impossible to replace. It also offers privacy (only you know what is inside) and security. Although many people like to keep valuables close by in a closet, safe or file cabinet at home or in the office, these places probably are not as resistant to fire, water or theft. Planters Bank offers a selection of sizes, prices and options to best suit your needs. Consult our [nearest office](#) for information on availability, restrictions and fees.

Available Loan Products

Personal Loans

Planters Bank will assist you from start to finish and provide an appropriate financing solution to your personal loan needs. All of our loans are approved by a team of bankers who know the community and can make quick decisions with your best interests in mind.

Call or visit any of our offices for more information or [Download Your Applications Now.](#)

Mortgage & New Construction

Whether you are buying or refinancing for the first time or the last, you deserve convenient and hassle-free service offering a variety of lending options with attractive, competitive rates. Our experienced mortgage lenders are ready to help assist you through the process.

Planters Bank is your best local source for a [home mortgage](#).

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgage (ARM)
- Special Home Loan Financing (VA or FHA)
- VA Loans
- Federal Housing Association (FHA) Loans
- New Construction/Permanent Loans
- Refinancing

Home Equity Lines of Credit (HELOC)

Let your hard-earned equity work for you! Finance a college education, home improvements or upgrades, a new car or a dream vacation. You can also use a HELOC for debt consolidation. A Planters Bank Home Equity Line of Credit is a smart way to borrow money for the things you need - the interest paid on a Home Equity Line of Credit is usually tax deductible! Please consult with a tax advisor to determine the tax benefits available to you. Download a [Home Equity Loan Application](#).

Please review this booklet, [What You Should Know About Home Equity Lines of Credit](#), before completing your HELOC Application. Please also carefully review the applicable disclosures and print a copy for your records:

- [HELOC Disclosure](#)
- [HELOC Disclosure - Interest Only Payment](#)
- [HELOC Disclosure - Interest Only Payment Special](#)

Home Equity Loans

Add on a room, a deck or even install a new pool with a Planters Bank Home Improvement Loan. If you're looking for a fixed payment and terms, a Home Equity Loan may be your best option!

Loan Express

- [Apply Online](#)
- Apply in Minutes - Response in Seconds
- Access Funds within 3 Business Days
- Fixed-Rate Term Loan or Variable-Rate Line of Credit
- Low Closing Fee
- Exclusively for Planters Bank Checking Customers*

* Your Planters Bank Checking account must be open for at least 180 days to be eligible.

Auto/Boat/Recreational Loans

Take the stress out of buying a new or used vehicle with financing from Planters Bank. With competitive interest rates and terrific service, we have your best interest in mind. We also provide Boat and Recreational Loans so you have the freedom to pursue your own adventure. From bass boats to pontoon boats, RVs to off-road vehicles, even that "once in a lifetime trip", Planters Bank is here to help make your dreams become reality. Call or visit for a pre-approval before you go shopping and you'll know exactly how much you'll have to spend.

PaySound Checking Plan

[Apply Online](#) for our No-Credit-Score Line of Credit with no bank overdraft fees.

Credit Card

Find the PERFECT CARD for the way you use credit.
Apply today for your perfect card.

Our credit cards offer benefits and features to meet a variety of financial needs. Take a look at what each card has to offer and decide which one is right for you.

Click below for more information and to apply online. [Learn More or Apply Now](#)

Mortgage Services

Home Loans Made Easy

Whether you are purchasing a new home or refinancing an existing one, the Planters Bank Mortgage Team is here to help. With lenders you can trust to help you navigate the home loan process, we're just a call, click or tap of an app away.

Types of Home Loans

- **Conventional** – Fixed or adjustable rate options. Low down payments. Your mortgage interest payments may be tax-deductible*
- **Refinance** – Reduce your interest rate or change your repayment term. Fixed or adjustable rate options. Financing available with the option to include closing costs with sufficient equity.
- **Construction** – Draw down funds and make interest-only payments as your home is being built. Convert to a traditional mortgage after your new home is finished.
- **Home Equity** – Keep your primary mortgage unchanged while borrowing against your home's equity. Get your funds in a single disbursement with fixed-rate, fixed-term repayment options or as a revolving, variable-rate line of credit you can draw down as needed.

*Consult a qualified tax professional for details.

Special Financing Programs

- **Veterans Affairs (VA)** – Available to military veterans, spouses of service member who died on active duty or as the result of a service-connected disability or spouses of an MIA or POW.
- **Federal Housing Administration (FHA)** – Available to consumers seeking a low down payment or first-time homebuyers meeting certain requirements.
- **Department of Agriculture (USDA)** – Available to consumers with limited income seeking a home loan within a rural area.
- **Tennessee Housing Development (THDA)** – Available to consumers with certain income criteria who are financing a property in Tennessee.
- **Kentucky Housing Corporation (KHC)** – Available to consumers with certain income criteria who are financing a property in Kentucky.

Home Buying Process

Mortgages Made Easy

Purchasing a home can be one of the most satisfying and exciting experiences of a lifetime. Whether you're a first-time home buyer, moving up to a larger home, looking for a smaller nest or refinancing your current residence, Planters Bank is here to help you every step of the way.

Our team of experienced Mortgage Services professionals will take the time to lead you through the home financing process. From the day you apply for your loan, to the moment you are holding the keys to your new home, here are the steps you can expect:

STEP 1 – Meet with One of our Lenders to Prequalify for your Loan

Set an appointment with a Planters Bank Mortgage Loan Officer at a time that is convenient for you. We can answer all your questions before beginning the application process and help you determine your price range before you begin shopping.

Be sure to bring the following documents to your initial consultation:

- **Income/Expenses** – Accurate list of monthly or annual household income and expenses and copy of your two most recent paystubs
- **Deposit Accounts** – Savings, Checking and CD account statements from all institutions
- **Loan Accounts** – Account statements or balances and monthly payments you owe to banks, finance companies and others (e.g., car payments, installment loans, student loans, etc.)
- **Credit Cards** – List of all cards, outstanding balances and copies of most current statement(s)
- **Existing Mortgage & Tax Information** – If you currently own a home, copies of the most recent property tax assessment and your most current monthly mortgage statement.
- **Tax Returns** – Last two years Federal Income Tax returns and W-2's

STEP 2 – Go House Hunting

Once you know how much house you can afford, go house hunting! Knowing a realistic price range before you begin seriously searching for a home lets you:

- Save time by focusing on appropriate options
- Avoid spending money for inspection on homes that may be out of your price range
- Avoid tying up deposit money on purchase offers that may be out of your price range
- Avoid the disappointment of "falling in love" with a home that is unaffordable

When you find a house you love, be sure to inquire about the costs that you might experience in addition to your mortgage. These include:

- **Property Taxes** – Ask the present owner(s) or your real estate agent. The amount can be verified through the local tax assessor's office.
- **Homeowner's Insurance** – Call your insurance agent for an estimate.
- **Utilities** – Ask the present owner(s) or your real estate agent.

STEP 3 – Apply for your Loan

Once you have found a home in your prequalification price range, you can apply for your home loan. Your Planters Bank Mortgage Loan Officer will help you apply for the right type of loan and will explain your financing options and special programs available to you such as VA or FHA.

You will also need to complete a loan application which consists of additional financial, employment and personal information. With a completed loan application, your Planters Bank Mortgage Loan Officer can usually provide your loan approval status within 24 hours.

- **Mobile App** – Complete your mortgage application via your mobile device
- **Online** – Complete your mortgage application via your computer
- **In-Person** – Complete your mortgage application via printable PDF form and return in person

Your Planters Bank Mortgage Loan Officer will also make sure you fully understand your closing costs prior to your loan closing so you can plan expenses ... and avoid last-minute surprises. Closing costs vary depending on financing options, but generally include:

- Appraisal fees
- Prorated property taxes
- Prorated insurance
- Attorney's fees
- Title-related fees and/or insurance
- Lender's fees/expenses

STEP 4 – Your Loan Closing

The final step in the loan process is the Loan Closing. This meeting may take place at the bank or an attorney's office. This is what you can expect to transpire:

- The title for the property passes from the seller to you (the buyer)
- You take legal ownership of your new home
- All details are finalized
- Checks are exchanged
- Paperwork is signed and completed
- Fees are paid
- You receive the deed and keys to *your* property

Trust Services

Asset Management

We Take Your Financial Future Personally

Placing your financial future in someone else's hands requires trust. Planters Bank Trust Services has a solid reputation built on local experience, integrity and most importantly, security.

Planters Bank Trust Services is dedicated to make planning for your financial future more convenient and secure. We know that people who work hard to build wealth want the peace of mind knowing their investments are working hard for them ... and will continue to do so in the future.

Asset Management

While you are accumulating wealth or preserving what has already been accumulated, a personalized investment plan is critical to your financial success. Planters Bank Trust Services can assist with the development, implementation and management of your personal investment plan. Along with our local knowledge, Planters Bank Trust Services also offers our clients the benefits of our partnership with Argus Research, an independent New York investment and research firm that provides equity research and investment services to institutional investors. The benefit of this relationship is the availability of quality, mainstream investment research, and analysis offered through the locally owned and operated Planters Bank Trust Services.

Trust Administration

Trusts administered through Planters Bank Trust Services provide an efficient means of preserving, protecting, and managing your assets both during your lifetime and after your death, for the continued benefit of your family.

Planters Bank Trust Services can offer you assistance with the creation and implementation of a variety of trusts, including but not limited to:

- **Living Trusts** – Trust created during the life of the grantor.
- **Testamentary Trusts or Trusts Under the Will** – Trust created under the last will and testament of the deceased.
- **Irrevocable Life Insurance Trusts** – Trust which owns and is beneficiary of life insurance policies on the life of the grantor.
- **Charitable Lead or Charitable Remainder Trusts** – Set up by the grantor to benefit their family members as well as their favorite charity.
- **Special Needs Trusts** – Provides financial supplement for someone with a disability without jeopardizing government assistance.

Benefits of naming Planters Bank Trust Services as Trustee:

- It is our full-time profession.
- We have staff who are trained and experienced in trust management.
- We are not subject to some of the complications of an individual trustee, such as death or incompetence.
- Impartial treatment of trust beneficiaries.

Estate Planning

It is crucial to create and properly maintain a well-structured estate plan that addresses your family's needs. Here are some suggestions:

- **Create/update your will** – Your will is the primary document used to transfer your wealth after death. Deciding now how you wish your legacy to be passed on to your heirs may avoid problems later.
- **Review your estate plan** – Review and reassess your estate plan whenever you change marital status, make a career change, or move to a different state.
- **Select an executor** that will ensure your instructions will be scrupulously followed and your beneficiaries will receive personal attention.
- **Consider trust and gifting strategies** – If you have a sizable estate to manage, you may save on taxes through establishing trusts and gifting.

Choosing Planters Bank Trust Services as Executor will provide your estate with specialized skills in all phases of estate administration. As your executor, we are sure to be on hand when needed, and no relative or family friend could hope to match our experience and technical abilities. We are objective, neutral professionals in carrying out our fiduciary duties. Yet our fees for estate administration are no greater than inexperienced individuals might be entitled to receive.

Small Business Retirement Plans

Planters Bank Trust Services can help you with your small business retirement planning. We offer several plans through our Trust Services.

SEP-IRA

A Simplified Employee Pension Plan, commonly known as a SEP-IRA, is a retirement plan specifically designed for self-employed people and small-business owners. When establishing a SEP-IRA plan for your business, you and any eligible employees establish your own separate SEP-IRA; employer contributions are then made into each eligible employee's SEP-IRA.

Plan eligibility

You can establish a SEP-IRA if you:

- Are a sole proprietor, in a partnership, or a business owner (of either an unincorporated or incorporated business, including Subchapter S corporations);
- Earn any self-employed income by providing a service, either full-time or part-time, even if you are already covered by a retirement plan at your full-time job.

Tax advantages

Tax-deductible contributions up to 25% of compensation.

Tax-deferred growth potential -- any investment earnings grow tax-deferred until withdrawn.

Contribution flexibility

No annual contribution required

- Contribution percentage can vary each year, from 0% - 25% of compensation.
- The employer must make all SEP-IRA contributions, and the same percentage of compensation must be contributed for each eligible employee (based on W-2 wages) including the employer.

SIMPLE IRA

SIMPLE IRA Plan allows you and your employees to make contributions to SIMPLE IRAs. Contributions can be made via elective deferral (employee) and matching or non-elective contributions (employer). Employer contributions are tax-deductible and employee contributions are excluded from income for federal income tax purposes.

Plan Eligibility

You can establish a SIMPLE IRA if you:

- Sole proprietorships, partnerships, limited liability corporations (LLCs), or incorporated businesses, including subchapter S corporations with 100 or fewer employees, may establish a SIMPLE IRA Plan.
- All eligible employees must be allowed to participate in the SIMPLE IRA Plan. An eligible employee is any employee who:
 - Received at least \$5,000 compensation from the employer during any two years, preceding the current calendar year and is reasonably expected to receive at least \$5,000 in compensation from the employer in the current calendar year.

Tax Advantages

Tax-deductible contributions

- Employer contributions are tax deductible for the employer.
- Employee elective deferrals are excluded from the employee's income for federal income tax purposes.

Tax-deferred growth potential

- Tax-deferred growth -- any investment earning grow tax-deferred until withdrawn.

Contribution Flexibility

- The employer may elect a matching contribution formula or a non-elective formula of 2% of compensation for all eligible employees. If a matching formula is elected: The employer must match the employee's elective deferrals up to 3% of the employee's compensation for the year.
- An employer can choose different alternative for each year; the 3% match can be reduced to a minimum of 1%. The employer cannot choose a percentage less than 3% for more than 2 years during a 5 year period that ends with and includes the year for which the choice is effective or
- The employer may elect the non-elective formula of 2% of all eligible participants' compensation. Under this formula, all eligible employees would receive this non-elective contribution whether making elective deferral contributions or not.

1031 Exchange

A 1031 exchange, or tax deferred exchange, is a method that allows the owner of real property to sell one property and to acquire another "like-kind" property within a specific time frame. A 1031 exchange is unique because the entire transaction is treated as an *exchange* and not just as a simple sale. It is the difference between "*exchanging*" and not simply buying and selling which allows the taxpayer to qualify for deferred capital gain treatment, basically transferring the gains from the "relinquished property" to the "exchange property".

The basic concept that allows a 1031 to defer capital gains is the seller of the property does not take "constructive receipt" of the funds in anyway. The seller of the property will avoid "constructive receipt" of the sale proceeds through the use of a 1031 Exchange Escrow administered by a Qualified Intermediary, or QI. The Qualified Intermediary, or QI, is an independent party who facilitates tax-deferred exchanges pursuant to Section 1031 of the Internal Revenue Code. The QI cannot be the taxpayer or a disqualified person. The QI, acting under a written agreement with the taxpayer, acquires the relinquished property from the seller and transfers it to the buyer. The QI then holds the proceeds from the sale of the relinquished property, to prevent the taxpayer from having "constructive receipt" of the funds. Finally, the QI acquires the replacement property and transfers it to the taxpayer to complete the exchange within the appropriate time limits, allowing the taxpayer to defer capital gains tax.

Allow Planters Bank Trust Services to assist you with your next real estate transaction by serving as Qualified Intermediary of your 1031 Exchange.

Business Deposit Accounts

Helping your businesses succeed is a big deal to us. We know how important a good banking relationship is to the growth or continued success for businesses of every size. Planters Bank has relationship-based products and services that allow you to focus on day-to-day operations, knowing that we'll help you manage your cash and maximize your resources.

Visit any [Planters Bank office](#) and we'll help you find the checking or savings account that works for you.....and your business.

	Best If ...	Monthly Service Fee	Transaction Limits	Extra Features
Free Business Checking	Your business has limited monthly checking activity.	None.	No charge for first 200 items processed; \$.50 per item in excess of 200.	- Free Small Business Online Banking and <u>Bill Pay</u> - Free Visa® Business Check Card with UChoose Rewards⁽¹⁾ - Free iDeposit Mobile Available - Overdraft Protection⁽¹⁾ - Check Images and Statements available
Small Business Checking	Your business expects a great value with a variety of benefits.	\$10 Monthly fee waived with \$2,500 MDB.	No charge for first 350 items processed; \$.50 per item in excess of 350.	- Free Small Business Online Banking and <u>Bill Pay</u> - Free Visa® Business Check Card with UChoose Rewards⁽¹⁾ - Free iDeposit Mobile available - Overdraft Protection⁽¹⁾ - Check Images and Statements available

Business Interest Checking	Your business is a sole proprietorship or non-profit organization.	\$12 Monthly fee waived with \$3,500 MDB.	Unlimited.	- Free Small Business Online Banking and <u>Bill Pay</u> - Free Visa® Business Check Card with UChoose Rewards* - Free iDeposit Mobile Available - Overdraft Protection⁽¹⁾ - Check Images and Statements available
Business Checking	Your business has multiple accounts, higher transaction volumes and cash management needs.	Custom fee structure based on your company's account details. Fees may be offset by compensating balances.	Variable number of transactions allowed at no charge, based on your company's account details.	Ask us for details on how we can customize an account for your business to include features such as: - Corporate Online Banking - Free Visa® Business Check Card with UChoose Rewards⁽¹⁾ - Check Images and Statements available on archived CD
Business Money Market	Your business desires premium daily market rates with the flexibility of instant access to your funds.	\$15 Monthly fee waived with \$2,500 MDB	Transaction limits: Unlimited withdrawals/transfers allowed in person, by mail, by messenger or at any ATM. Limited number of pre-authorized or third party transactions allowed.	Tiered Interest, earn higher interest rates on higher balances
Basic Business Savings	Your business is looking for a way to build capital but does not need check-writing access.	\$5 Monthly fee waived with \$500 MDB	Up to one withdrawal per month is allowed at no charge.	Competitive Interest, compounded daily and credited to the account quarterly

\$100 minimum opening deposit required for all business checking accounts or money market. Basic Business Savings required opening balance is \$25.

(1) Subject to credit approval.

Business Loans

When your business needs money, our lending officers respond by providing prompt answers to your loan requests because unlike larger, regional and national banks, lending decisions are made locally. We will also work with you to set up flexible payment terms. Planters Bank can help you with:

- Commercial Real Estate Loans
- Accounts Receivable Loans
- Equipment Financing
- Facility Construction/Expansion Loans
- Letters of Credit
- Lines of Credit
- Small Business Administration (SBA) Loans
- Working Capital Loans

- Real Estate Development and Construction Loans

Small Business Loan Express

- [Apply Online](#)
- Apply in Minutes - Response in Seconds
- Access Funds within 3 Business Days
- Fixed-Rate Term Loan or Variable-Rate Line of Credit
- Low Closing Fee
- Exclusively for Planters Bank Checking Customers*

* Your Planters Bank Checking account must be open for at least 180 days to be eligible.

Cash Management Services

You can rely on Planters Bank to help you maximize your company's cash flow. We have the technology and the expertise that can help you improve efficiency and reduce expenses in managing your company's cash.

Cash Link

Simplify your banking by conveniently linking your checking accounts with lines of credit, savings or money market accounts.

Zero Balance Accounts

If you're managing several business accounts, you can improve cash flow and simplify account reconciliation with a Zero Balance Account.* Funds from a master account may be transferred to disbursement accounts as checks clear or debits are presented.

* Zero Balance Accounts are subject to eligibility and bank approval.

Checks on CD

Check Images and Statements available on archived CD.

ACH Services

Eliminate the cost of creating and mailing paper checks with ACH (Automated Clearing House) electronic payments.

- Make deposits or payments electronically
- Direct Deposit payroll into employee accounts
- Expedite receivables collection through pre-authorized payment drafts
- Electronically pay most recurring bills (including most utilities)
- Reduce check preparation costs

Remote Capture

Planters Bank can show you how to make check deposits without leaving your desk. Remote Capture enables your company to scan, image and transmit deposits electronically from the convenience of your office. Remote Capture offers an extended deposit deadline of 5 p.m. CST and eliminates the need to transport checks to the bank.

Time-saving benefits include:

- **Fewer trips to the bank.** Save on personnel time and transportation costs. Now, you can send deposits electronically
- **Extended deposit times.** Can't get your deposit to the bank on time? With Remote Capture, you can make deposits until 5 p.m. CST.
- **Consolidation of accounts.** Deposit into a single account from multiple locations. You no longer need access to a nearby branch.

- **Deposit research.** Maintain an on-site image archive of deposits for research purposes.

Meet with a business banker today to learn if your business qualifies for Remote Capture.

Merchant Services

Accepting electronic payments is a must for businesses in today's environment. Whether you are just opening your doors or a veteran operation, accepting card payments allows you to give your customers the convenience of paying with their preference of cards or other forms of electronic payments.

By accepting electronic payments at your business, customers are not limited to a single payment type and can use the debit or credit card to purchase, often, more items than just what can be purchased with the cash in their wallets. Allow your customers the option of convenience by accepting card payments today! [Contact your Planters Bank customer service representative](#) to enroll.

Ways to Accept Electronic Payments

- **Counter Top Processing Solution**
 - If you're face to face with your customer, at a single location, or on the road, a terminal at your fingertips is the solution for you!
 - Whether you accept onetime payments, include tips or donations, or need to setup recurring customer payments, we have customized terminals to fit your business needs.
- **Web Based Terminal Solutions**
 - With an Internet connection, we can process transactions through your PC / MAC – no software to install.
 - Reduce your accounts receivables balance by providing flexible, predictable payment plans for your customers.
 - Accept customer- initiated payments online when you sell products on your website or for online donations from supporters.
- **Over the Phone Payment Acceptance**
 - Using the right software, you earn the lowest possible "key-entered" rates.
 - Accept purchasing cards the best way with tracking level 2 & 3 card data.
 - Utilize our Automated Response Unit (ARU) to process cards anytime from anywhere over the phone.
- **Additional Products and Services**
 - **Check Acceptance at your Fingertips**
 - Eliminate the hassle of check handling with automatic deposits to your account with our risk free electronic check processing.
 - **Gift and Loyalty Cards**
 - Build customer loyalty.
 - Increase store traffic.
 - Eliminate costly backroom accounting.
 - System and reporting can be customized for your business needs.
 - **Payment Card Industry Platinum Security Program**
 - Protect your cardholder data and your reputation with our program.
 - **Mobile Processing**
 - We offer a payment application for most smart phones that allow you to accept and manage customer payment in a mobile environment.
 - Receipts are automatically emailed to your customer so you can stay on the go!
 - Put the power of payments directly into your phone!

Business Payroll Processing and Tax Filing Services

Payroll Services from Planters Bank and Inova Payroll are designed to simplify the complexities of payroll and tax filing. We deliver the right tools to help you save time and money so you can focus on your core business.

Features and Benefits:

- Various input methods available, including simple online payroll
- Payment options: direct deposit, electronic, paper checks, paycards

- Nationwide payroll tax filing for federal, state and local jurisdictions
- Quarterly and annual returns
- W2s and 1099s
- Meaningful reports

Business E-Banking

Small Business Online Banking and Bill Pay

Small Business Online Banking & Bill Pay is a secure service that allows your company instant access to all of your Planters Bank accounts. Enjoy the convenience of banking on your own schedule from any location with a computer and internet connection. Passwords, multi-layered authentication and encryption technology keep your account information private and secure.

With Small Business Online Banking & Bill Pay you can:

- Pay bills
- Check real-time account balances
- View account history and previous statements
- Transfer funds between accounts
- View loans
- View check images
- Verify ATM or Debit Card transactions
- Make a Planters Bank loan payment

Planters Corporate Online Banking

Planters Corporate Online Banking is a complete and powerful Cash Management tool that offers high-volume transaction businesses flexibility to maximize cash flow. We have the technology and the expertise that can help you improve efficiency and reduce expenses in managing your company's cash.

- Cash Link
- Zero Balance Accounts
- Checks on CD
- ACH Services
- Information Reporting

Travel Club

Passport 50: Hop on Board!



If your love to travel with fellow adventure-seekers, Planters Bank is the place to be! We travel to various destinations for day-trips and even longer adventures with fellow Planters Passport 50 members, and enjoy local events and happenings throughout the year. **See our 2018 events below.**

Membership benefits of Passport 50* include: Advance notice of Passport 50 travel events; one guest per member is allowed on selected travel events Periodic Passport 50 Newsletters, which include itineraries of upcoming trips, recipes, topics of local interest, and bank news Invitations to exclusive in-house events – potluck suppers, financial seminars (i.e., Identity Theft, Trust) and other fun-filled activities.

For more information on Passport 50, please contact Carolyn Cobb at carolyn.cobb@plantersbankonline.com or call 270-890-1617. (Electronic mail is not

secure and confidential. Please do not submit personal information via email.)

Online Education

Education Center

See helpful videos about our great products and services. www.planterbankonline.com

CONSUMER VIDEOS

- Mobile Banking on Your Tablet
- Online Banking
- Mobile Banking
- iDeposit Mobile
- Bill Pay
- Identity Theft Prevention
- E-Statements
- UChoose
- CardValet
- Enhanced Online Security
- Enhanced Security Chip Cards
- Popmoney

BUSINESS VIDEOS

- Business Bill Pay
- Business Identity Theft Prevention
- Business Online Banking

ID SafeSM – Planters Bank is dedicated to helping protect you from identity theft with ID Safe.SM This unique service, which includes Payment Card Protection, \$1,000 Personal Identity Theft Protection and Identity Recovery and Restoration is FREE for all Planters Bank customers with any personal checking account.

Payment Card Protection is a valuable service that gives you and your family the tools you need to defend yourself against identity fraud by:

- Registering debit, credit, and retail cards
- Reporting lost or stolen cards by toll-free call
- Notifying card issuers for you

Personal Identity Protection allows us to ease your burden if your identity is ever stolen:

- Up to \$2,500 reimbursement of selected identity recovery costs (varies by account)
- Identity theft prevention tips and resources
- Identity theft victim guide and worksheet

Identity Recovery and Restoration will help guide your recovery:

- Assistance with placing a fraud alert and pulling a credit report; initiate credit monitoring for one year through one credit bureau
- Full identity theft document preparation, including Limited Power of Attorney and letters to regulatory agencies
- Referrals upon request to an identity protection financial counselor and/or attorney for initial consultation at no charge

Online Banking with Bill Pay – Bank any time on your schedule, not ours - view statements, check account balances, pay bills and view loans, transfer funds from one account to another. [Learn more about e-Banking.](#)

Mobile Banking – Access accounts from anywhere to check balances, recent transactions and transfer funds. Log on securely from your cell phone with Internet access. Available with any personal checking account. Learn about our newest mobile product, [iDeposit Mobile.](#)

E-Statements – Experience greater convenience and easier record keeping when you receive your monthly statement electronically. Available with any personal checking account.

Visa® Check Card with UChoose Rewards®– Use your check card anywhere Visa® is accepted and earn UChoose Rewards® points with every signature-based card transaction. Avoid the hassles of writing checks and accumulate points redeemable for travel, merchandise or **CASH!**. You shop. You earn. You choose. It's that simple. Say goodbye to waiting forever to earn enough points to redeem. Visit www.uchoose_rewards.com to register. You'll also find a detailed list of where you've shopped and what you've earned, an online catalog of redemption options, a Wish List, and much more!

Photo Security – for added security, include your photo on your Visa® Check Card. It's free, easy and available on all Planters Visa® Check Cards.*****

***** Visa® Check Card and VISA® Check Card with Photo Security is subject to approval.

Using Your Debit Card Internationally

- When traveling abroad, you must notify us of the countries you will be visiting and your travel dates so that your VISA® debit card will work.
- Make a note of the Fraud Prevention Center international number 614-564-5101 to report a lost or stolen debit card. Keep this number in a safe place away from your card and card information.
- Be sure you know your 4-digit PIN. Some merchants may require a four-digit personal identification number (PIN) when using a debit card.
- Your cards are subject to daily spending or withdrawal restrictions while abroad. You may wish to contact us to request a temporary increase to these amounts during your travel dates.

Overdraft Privilege - Having a check returned due to insufficient funds can be a costly experience. With Overdraft Privilege, you'll have the peace of mind knowing you have an extra level of protection against account reconciliation errors, unanticipated cash flow emergencies, or other unintended overdrafts. Other overdraft protection options include having funds transferred from a line of credit or other designated account to your checking account to cover payment when an unexpected overdraft occurs.*****

Overdrafts can be created by: checks, ACH transactions, in-person withdrawals, Internet banking, preauthorized automatic transfers, telephone banking, ATM*****, or everyday debit card***** transactions, and will result in a fee of \$37 per item paid or returned. Accounts will be charged an overdraft per day fee of \$5 after the account has been negative for 4 days.

Planters Bank does not encourage overdrawing your checking account. Overdraft Privilege is a non-contractual courtesy available to personal checking accounts in good standing and is subject to approval.

***** Overdraft Privilege is subject to approval. When we pay overdraft items customers will be charged our normal NSF-item paid fee for each item presented. You must bring your account to a positive balance within a 30-day period. Whether overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if the account is not in good standing, if the customer is not making regular deposits, or if the customer has too many overdrafts.

***** Overdraft Privilege will only be available for ATM and everyday debit card transactions if you authorize the Bank to pay those transaction types (see ATM/Debit Card Consent Form). If you authorized Overdraft Privilege for ATM transactions, please verify your balance before initiating an ATM withdrawal.

Tips on Avoiding Overdrafts - The following tips can help you manage your account wisely to avoid overdraft situations.

- **Keep an eye on your account balance prior to writing a check or using your debit card. Prevention is your best medicine.**
 - Review your transactions on an ongoing basis.
 - Use services, such as online banking, to help you keep up-to-date with your balance.
 - Remember to record and deduct checks, automatic recurring payments and debit card transactions and to add any deposits that have not yet been posted to your account.
 - Do not use your debit card like you use your credit card. Your debit card is like an electronic check and the funds are automatically deducted from your account.
- **Ask your bank about all of its overdraft services. Community banks generally offer three types of overdraft services: overdraft lines of credit, transfers or sweeps from a savings account or another checking account, and overdraft coverage.**
 - Overdraft lines of credit charge interest but provide a safety net. They may also have an annual fee. If needed, disbursements can be repaid over a period of time. (This service requires you to complete an application, and approval is based on your credit worthiness.)

- Transfer or sweep arrangements allow customers to cover overdrafts using their own funds for a small transaction fee.
- Many times a bank will choose to pay an overdraft for a fee to avoid consumers having the inconvenience of returned transactions – embarrassment, fees and hassles from merchants.
- Talk to your community banker about the best choice(s) for you.

ATM Banking – Use your Planters Bank Visa® Check Card to withdraw cash and access your account information at any Planters Bank ATM, plus thousands of other machines nationwide.

Telephone Banking – Available 24/7, Planters Bank Telephone Banking keeps you in touch with your accounts; transfer funds between accounts, get up-to-date account information and receive valuable information about Planters Bank products by calling toll free 877-792-4078.

Wire Transfers - Send or receive funds from anywhere in the world. Restrictions and fees may apply.

Safe Deposit Box – Consult your nearest Planters Bank office for information on availability, restrictions and fees.

Secure Your Card

What To Do If Your Card is Lost or Stolen

1. Call us immediately to turn off your card.
2. Stop by your nearest Planters Bank location to get a replacement card you can begin using immediately.

Report Fraudulent Activity Immediately

Call us at 888.806.7036 (during business hours) or 800.554.8969 (after hours).

Secure Your Card & Personal Identification Number (PIN)

Store your card in a secure place and treat as you would cash or other cards. Do not write down or reveal your PIN. Do not provide your PIN to someone claiming to be from Planters Bank (we will never ask for it).



NSF Item Paid Fee (exclude PaySound Accounts).....\$37.00 *

NSF Item Returned Fee (exclude PaySound Accounts).....\$37.00 *

Account will be charged a continued overdraft fee of \$5.00 after account has been negative for 4 days.

* *Does not apply to PaySound Checking

Closed Account Fee (closed within 90 days of opening)\$25.00
Account Reconciliation\$15.00 / hour (\$15.00 minimum)
Reject Check/Deposit\$0.35/item
Dormant Account ChargeBalance below \$100.00/\$5.00 monthly
Inactive Account ChargeBalance below \$100.00/\$5.00 monthly
Stop Payment\$35.00

Miscellaneous Fees and Charges

OFFICIAL CHECKS

Cashier's Checks\$5.00

CHECK ORDER FEE

Personalized Checksfee depends on style and quantity of check ordered

WIRE TRANSFER FEES

Outgoing Domestic\$25.00
Outgoing International\$50.00
Incoming Wires\$15.00

MISCELLANEOUS FEES

Account Research\$20.00 / hour
Levy/Garnishment\$75.00
Replacement ATM/Check Card/PIN\$10.00
Unrolled Coin10% of counted (non-customer)

SAFE DEPOSIT BOX

Box sizes vary from 2 X 5 to 10 X 10Range from \$20 to \$100

COLLECTION ITEM

Incoming / Outgoing\$30.00
International\$80.00

NIGHT DEPOSIT SERVICE

Lock & Key Bag\$20.00
One-Way Zipper Bags\$25.00 / 100 bags
Zipper Bag\$4.00

STATEMENTS

Special Statements\$2.00
UndeliverableAfter 90 days, \$5.00
PaySound Checking Paper Statement.....\$5.00

OVERDRAFT PROTECTION

Transfer from Checking\$5.00 / transfer
Transfer from Savings\$5.00 / transfer

2 x 5 Box	\$20.00
3 x 5 Box	\$25.00
4 x 5 Box	\$35.00
5 x 5 Box	\$35.00
3 x 10 Box	\$50.00
5 x 10 Box	\$65.00
10 x 10 Box	\$100.00

PLANTERS BANK INC

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Assessment Area 1 Multistate MSA	Christian County, Kentucky and Montgomery County, Tennessee	67	8
Assessment Area 2 Kentucky Non-MSA	Caldwell, Union, Webster & CT 9711.00 of Hopkins County	16	6

The **Multistate MSA** counties composing **Planters Bank Assessment Area 1**, have 67 census tracts. These tracts reflect the following income designations, according to the 2023 U.S. Census and the FFIEC.

- 4 low-income (KY CT 2003.00, 2004.00, 2008.00 & TN CT 1009.00)
- 17 moderate-income
- 25 middle-income
- 18 upper-income
- 3 unknowns

The **Kentucky Non-MSA** counties composing **Planters Bank Assessment Area 2**, have 16 census tracts. These tracts reflect the following income designations, according to the 2023 U.S. Census and the FFIEC.

- 0 low-income
- 0 moderate-income
- 11 middle-income
- 5 upper-income

As of June 1, 2023, the following are Kentucky counties in our assessment area that have been designated by the CFPB as rural:

- Caldwell
- Hopkins
- Union
- Webster

As of June 1, 2023, the following counties and/or census tracts are considered Distressed or Underserved Nonmetropolitan Middle-Income Geographies:

- There are NO Distressed or Underserved counties and/or census tracts

The FFIEC states that a nonmetropolitan, middle-income census tract is considered distressed if it is in a county with one or more of the following: (1) Unemployment rate at least 1.5 times the national average or (2) Poverty rate of 20% or greater or (3) Population loss of 10% or more since the previous census or a net migration loss of 5% or more during the five-year period preceding the most recent census. Underserved middle-income tract are those designated by the Economic Research Service of the United States Department of Agriculture with an "urban influence code" of 7, 10, 11 or 12. Lists of these tracts are released annually and available on the CRA website at: <http://www.ffiec.gov/cra/examinations.htm>.

Planters Bank

Community Reinvestment Act Delineation of Assessment Area

The bank has delineated its assessment areas as the following census tracts in Christian County, Kentucky, Montgomery County, Tennessee, and Caldwell, Hopkins, Union and Webster Counties, Kentucky.

	Census Tract	Census Tract	Census Tract	Census Tract	Census Tract	Census Tract
Clarksville TN-KY MSA Christian County, KY	2001.00*	2002.00	2003.00	2004.00	9703.01	9703.02
	2005.00*	2006.00	2007.00*	2008.00	9702.02	9802
	2009.01	2010.00	2011.00	2012.00	9702.01	
	2013.01	2013.03	2014.00	2015.01	9701	
	2015.02	2015.03	9801.00	2009.02	2013.04	
Clarksville TN-KY MSA Montgomery County, TN	1001.00*	1002.00	1003.00			
	1005.00	1006.01	1006.02*	1013.09	9802	1102.01
	1008.00	1009.00	1010.01	1010.02	1102.02	1106
	1011.01	1011.02	1011.03	1012.01	1107	
	1012.02	1013.08	1013.04	1013.05		
	1013.06	1013.07	1014.00	1015.01	1015.02	1018.06
	1016.00	1017.01	1017.02	1018.03	1018.05	1018.07
	1018.08*	1019.02	1019.04*	1019.05	1019.06	
	1020.01	1020.03	1020.04	1020.05		
	1020.07	1020.08	9801.00	1020.09	1020.1	1021
Kentucky Non-MSA Caldwell County, KY	9201.00	9202.00	9203.01*			
Hopkins County, KY	9711.00*	9701	9702	9703.01		
Union County, KY	9501.00	9502.01	9502.02	9503.00*		
Webster County, KY	9601.00*	9602.00	9603.00	9604.00*		

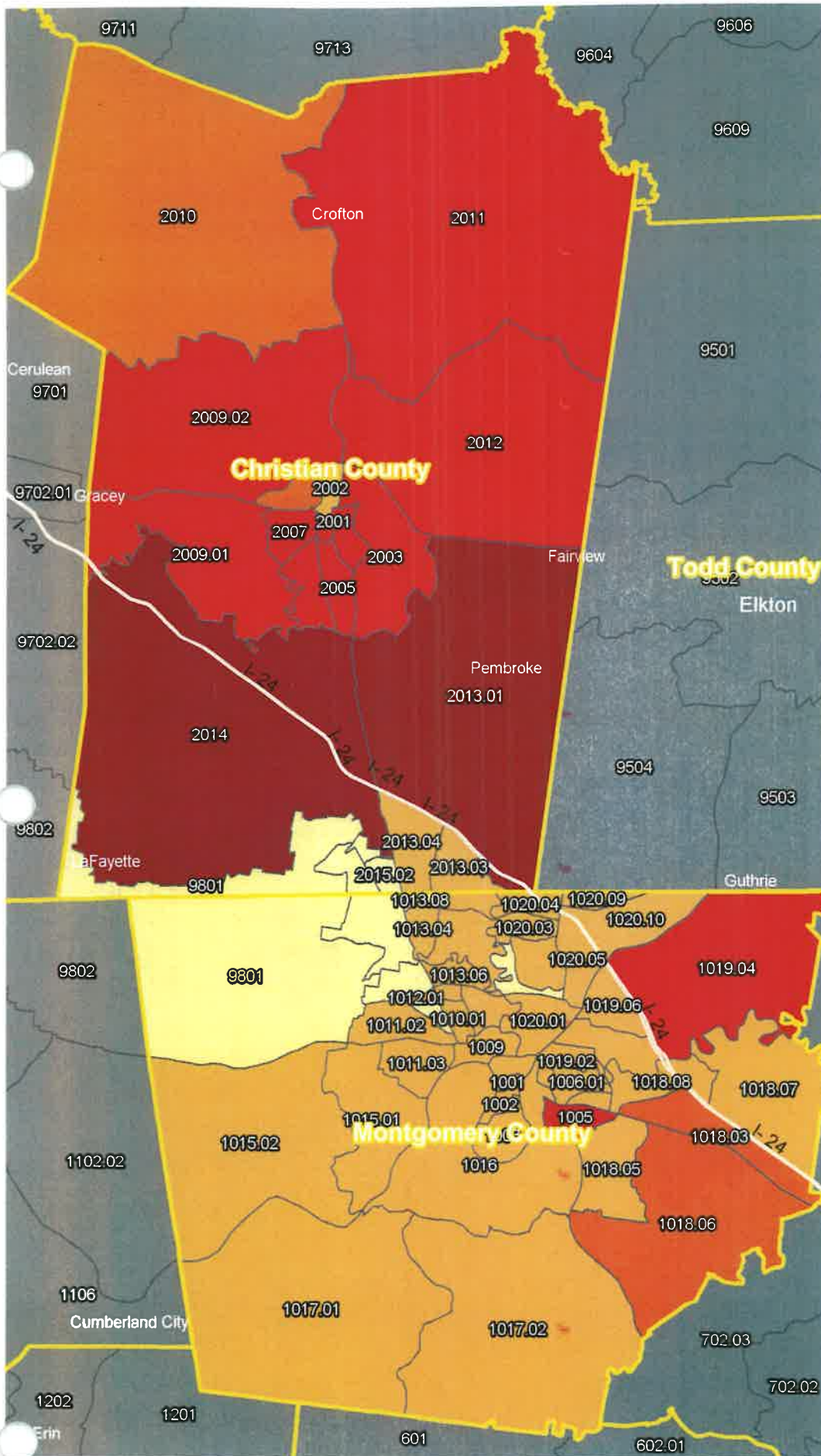
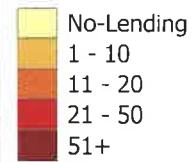
* = full service deposit taking office (main office and branches)

MAP DEFINING ASSESSMENT AREA

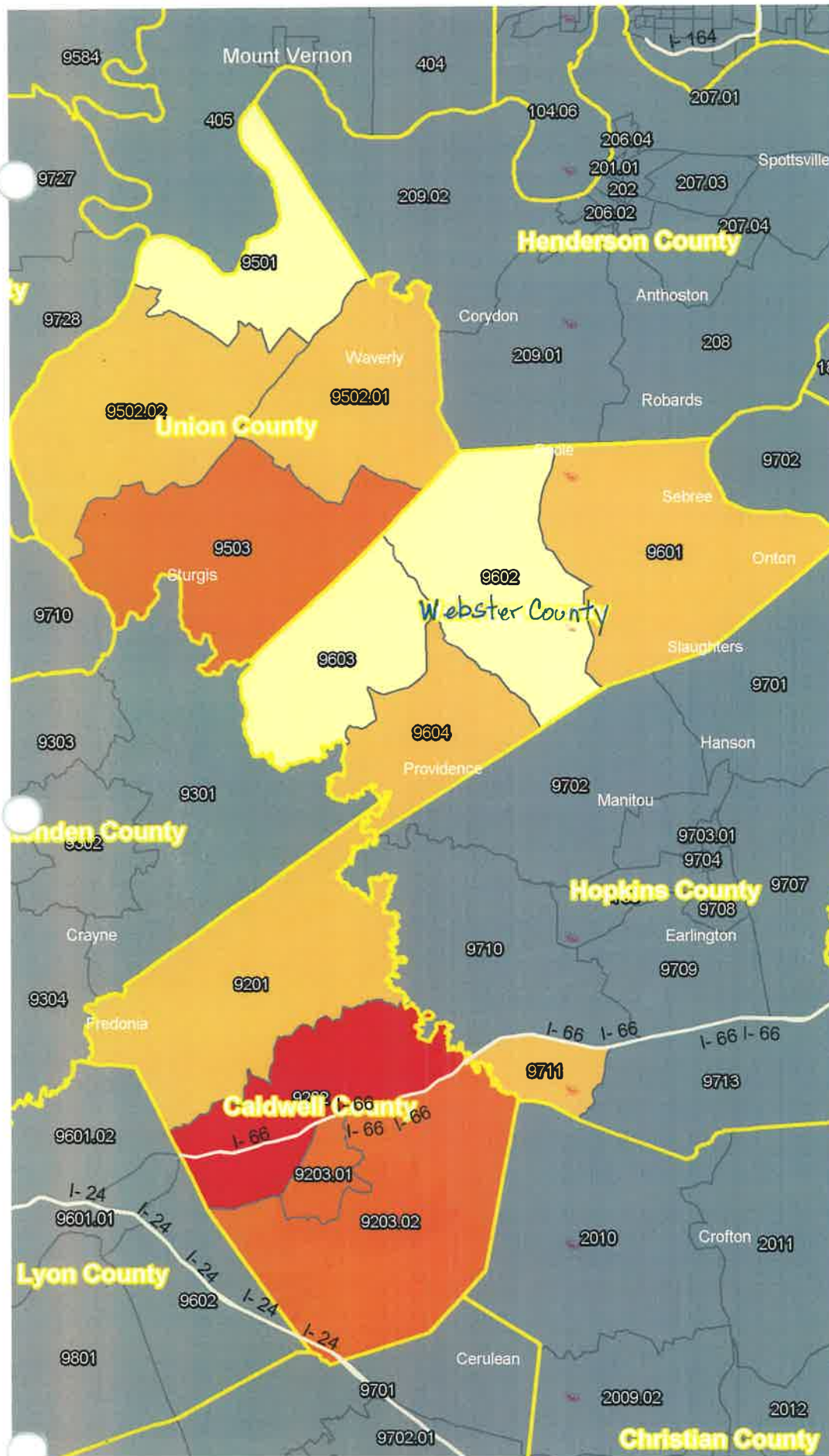
THE BANK IS DETERMINED TO COMPLY WITH CRA THROUGH ACTIVITIES, WHICH ENCOURAGE THE ENHANCEMENT OF ALL INCOME LEVELS OF THE DEFINED ASSESSMENT AREA, WHICH CONSISTS OF THE COUNTY OF CHRISTIAN AND THE COUNTY OF MONTGOMERY. A MAP OF THE BOUNDARIES FOLLOWS WITH DIVISIONS FOR THE GEOGRAPHIES (CENSUS TRACTS) WITHIN THESE AREAS.

PLANTERS BANK, INC. - 2023 CRA - Loan/App Density Filter
ASSESSMENT AREA 1*

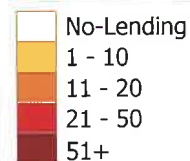
Loan/App Density Filter



PLANTERS BANK, INC. - 2023 CRA - Loan/App Density Filter
ASSESSMENT AREA 2



Loan/App Density Filter



FAIR LENDING NON-DISCRIMINATORY GUIDELINE

All loan applicants will be treated in a non-discriminatory manner consistent with safe and sound banking practices. Applicants will not be discouraged from applying for credit or denied credit because of their marital status, age, race, ethnicity, sex, religion, national origin, and location of residence, location of loan security, family size, or receipt of public assistance.

Effective - ongoing

LOAN to DEPOSIT

LOAN PORTFOLIO ANALYSIS FOR CRA
PLANTERS BANK, INC. December 31, 2023

Quarterly Loan-to-Deposit Levels

Quarter	Net Loans	Deposits	Ratio
,12/24	1,451,543	1,502,457	96.61%
,09/23	1,388,481	1,416,616	98.01%
,06/23	1,376,321	1,400,466	97.63%
,03/23	1,320,812	1,384,044	95.43%
,12/22	1,245,026	1,313,336	94.80%
09/22	1,153,617	1,231,519	93.67%
06/22	1,043,796	1,181,402	88.35%
03/22	1,040,639	1,199,852	86.73%
12/21	999,651	1,221,675	81.83%
09/21	979,542	1,122,997	87.23%
06/21	981,061	1,097,542	89.40%
03/21	1,010,412	1,094,864	92.29%
			91.83%

Number of Qtrs	12
Avg Loan / Dep	91.83%

Current Portfolio Composition (Schedule RC-C)

1. Loans Secured by Real Estate:	
a. Construction and land development	367,418
b. Secured by farmland	93,847
c. Secured by 1-4 family residential	
(1) Revolving, open-end loans	43,933
(2) All other loans	
(a) Secured by first liens	224,669
(b) Secured by junior liens	9,190
d. Secured by multi-family	166,968
e. Secured by nonfarm nonresidential	346,666
2. Loans to Depository Institutions (please total)	
3. Loans to Finance Agriculture	30,890
4. Commerical and Industrial Loans(please total)	155,467
5. Acceptances of Other Banks	
6. Loans to Individuals	13,435
7. Loans to Foreign Governments	
8. Obligations of SCMs	1,641
9. Other loans / Loans to nondepository financial institutions	18,199
Lease Financing Receivable	
GROSS LOANS	1,472,323
LESS: Unearned Income	2,273
TOTAL LOANS	1,470,050

Source: 12/31/2023 Call Report

Recapitulation	Volume	Percent
Consumer Loans	13,435	0.91%
Residential Loans	277,792	18.90%
Agricultural Loans	124,737	8.49%
Business Loans	1,035,887	70.46%
Other Loans	18,199	1.24%
Total	1,470,050	100.00%

LOAN PORTFOLIO ANALYSIS FOR CRA
PLANTERS BANK, INC. December 31, 2022

Quarterly Loan-to-Deposit Levels

Quarter	Net Loans	Deposits	Ratio
12/22	1,245,026	1,313,336	94.80%
09/22	1,153,617	1,231,519	93.67%
06/22	1,043,796	1,181,402	88.35%
03/22	1,040,639	1,199,852	86.73%
12/21	999,651	1,221,675	81.83%
09/21	979,542	1,122,997	87.23%
06/21	981,061	1,097,542	89.40%
03/21	1,010,412	1,094,864	92.29%
12/20	1,000,210	1,049,172	95.33%
9/20	1,017,784	1,030,162	98.80%
06/20	989,009	1,055,071	93.74%
03/20	902,343	929,147	97.12%

91.61%

Number of Qtrs	12
Avg Loan / Dep	91.61%

Current Portfolio Composition (Schedule RC-C)

1. Loans Secured by Real Estate:	
a. Construction and land development	309,268
b. Secured by farmland	85,785
c. Secured by 1-4 family residential	
(1) Revolving, open-end loans	41,828
(2) All other loans	
(a) Secured by first liens	192,114
(b) Secured by junior liens	6,593
d. Secured by multi-family	137,599
e. Secured by nonfarm nonresidential	301,785
2. Loans to Depository Institutions (please total)	
3. Loans to Finance Agriculture	26,780
4. Commerical and Industrial Loans(please total)	131,182
5. Acceptances of Other Banks	
6. Loans to Individuals	11,878
7. Loans to Foreign Governments	
8. Obligations of SCMs	1,542
9. Other loans / Loans to nondepository financial institutions	18,751
Lease Financing Receivable	
GROSS LOANS	1,265,105
LESS: Unearned Income	2,185
TOTAL LOANS	1,262,920

Source: 12/31/2022 Call Report

Recapitulation	Volume	Percent
Consumer Loans	11,878	0.94%
Residential Loans	240,535	19.05%
Agricultural Loans	112,565	8.91%
Business Loans	879,191	69.62%
Other Loans	18,751	1.48%
Total	1,262,920	100.00%

LOAN PORTFOLIO ANALYSIS FOR CRA
PLANTERS BANK, INC. December 31, 2021

Quarterly Loan-to-Deposit Levels

Quarter	Net Loans	Deposits	Ratio
12/31	999,651	1,221,675	81.83%
09/21	979,542	1,122,997	87.23%
06/21	981,061	1,097,542	89.40%
03/21	1,010,412	1,094,864	92.29%
12/20	1,000,210	1,049,172	95.33%
9/20	1,017,784	1,030,162	98.80%
06/20	989,009	1,055,071	93.74%
03/20	902,343	929,147	97.12%
12/19	878,697	924,632	95.03%
09/19	855,117	882,032	96.94%
06/19	825,703	888,241	92.96%
03/19	834,063	887,592	93.97%
			93%

Number of Qtrs	12
Avg Loan / Dep	92.89%

Current Portfolio Composition (Schedule RC-C)

1. Loans Secured by Real Estate:	
a. Construction and land development	200,617
b. Secured by farmland	70,024
c. Secured by 1-4 family residential	
(1) Revolving, open-end loans	34,357
(2) All other loans	
(a) Secured by first liens	155,819
(b) Secured by junior liens	4,912
d. Secured by multi-family	100,702
e. Secured by nonfarm nonresidential	301,489
2. Loans to Depository Institutions (please total)	
3. Loans to Finance Agriculture	23,779
4. Commerical and Industrial Loans(please total)	100,234
5. Acceptances of Other Banks	
6. Loans to Individuals	11,007
7. Loans to Foreign Governments	
8. Obligations of SCMs	291
9. Other loans / Loans to nondepository financial institutions	14,191
Lease Financing Receivable	
GROSS LOANS	1,017,422
LESS: Unearned Income	976
TOTAL LOANS	1,016,446

Source: 12/31/2021 Call Report

Recapitulation	Volume	Percent
Consumer Loans	11,007	1.08%
Residential Loans	195,088	19.19%
Agricultural Loans	93,803	9.23%
Business Loans	702,357	69.10%
Other Loans	14,191	1.40%
Total	1,016,446	100.00%

PLANTERS BANK HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).