

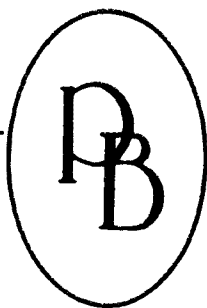
**Peoples Bank**  
**Clifton—Collinwood—Hohenwald—Summertown--Waynesboro**  
**CRA Public File Checklist**

In File

- ✓ 1. All written public comments relating to the Bank's CRA performance and responses to them for the current (to be updated quarterly) and preceding two calendar years. (Omit defamatory comments about individuals).
- ✓ 2. A copy of the bank's most recent CRA Public Performance Evaluation
- ✓ 3. A list of the bank's branches, street addresses, and geographies.
- ✓ 4. A list of branches opened and closed during the current year and prior two calendar years, their street addresses, and geographies. (To be updated quarterly).
- ✓ 5. A list of services offered. (Including hours, available loan and deposit products, and transaction fees).
- ✓ 6. A map of each assessment area.
- ✓ 7. Loan-to-deposit ratio for each quarter of prior calendar year.

Jennie Runions  
CRA Officer

February 8, 2024  
Date



## PEOPLES BANK

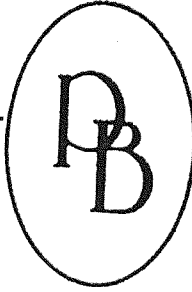
210 DEXTER L WOODS BLVD • P.O. BOX 718, WAYNESBORO, TENNESSEE 38485  
(931) 722-3608 • (877) 656-3311 • FAX (931) 722-6144 • [www.pbbanking.com](http://www.pbbanking.com)

As of February 8, 2024, Peoples Bank (Clifton-Collinwood-Hohenwald-Summertown-Waynesboro) has not formally received any negative comments from the public concerning our CRA performance for the period between March 8, 2023, and December 31, 2023.

*Jennie Runions*  
Jennie Runions, CRCM  
Compliance Officer



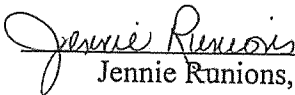
ESTABLISHED 1890

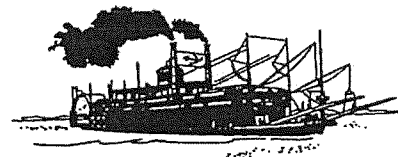


## PEOPLES BANK

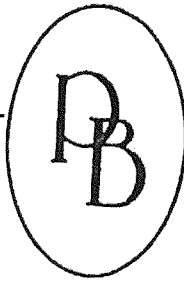
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(931) 722-3608 • (877) 656-3311 • FAX (931) 722-6144 • [www.pbbanking.com](http://www.pbbanking.com)

As of March 7, 2023, Peoples Bank (Clifton-Collinwood-Hohenwald-Waynesboro) has not formally received any negative comments from the public concerning our CRA performance.

  
Jennie Runions, CRCM  
Compliance Officer



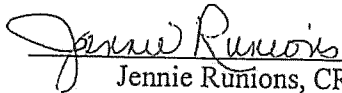
ESTABLISHED 1890

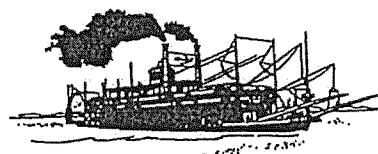


## PEOPLES BANK

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(931) 722-3608 • (877) 656-3311 • FAX (931) 722-6144 • [www.pbbanking.com](http://www.pbbanking.com)

As of March 29, 2022, Peoples Bank (Clifton-Hohenwald-Waynesboro branches) have not received any negative comments from the public concerning our CRA performance.

  
Jennie Runions, CRCM  
Compliance Officer



ESTABLISHED 1890

## **Peoples Bank CRA Bank Information**

### **Operating Branches**

The following is a list of the Bank's branches, their street addresses, and the census tracts in which they are located (new):

- Peoples Bank, 129 Main Street, Clifton, TN 38425, County 181 Census Tract- 9501. Established 1890.
- Peoples Bank, 210 Dexter L. Woods Blvd., Waynesboro, TN 38485, County 181-Census Tract 9502. Established 1979.
- Peoples Bank, 526 East Main Street, Hohenwald, TN 38463, County 101- Census Tract 9702. Established in 2006.
- Peoples Bank, 703 Highway 13 South, Collinwood, TN 38450, County 181-Census Tract 9503. Established 2022.
- Peoples Bank, 4963 Hwy 43 North, Mount Pleasant, TN 38474, County 099- Census Tract 9601. Established 2023.

### **Branches Opened or Closed**

The following is a list of the branches opened or closed within the current year and each of the two (2) prior years, their street addresses, and the census tracts in which they are or were located:

- Peoples Bank, 703 Highway 13 South, Collinwood, TN 38450, County 181-Census Tract 9503. Established 2022.
- Peoples Bank, 4963 Hwy 43 North, Mount Pleasant, TN 38474, County 099- Census Tract 9601. Established 2023.

### **Services Offered at our Branches**

- *Hours of Operation*  
8:30 AM to 4 PM, Monday through Thursday  
8:30 AM to 5 PM, Friday  
8:30 AM to 12 Noon, Saturday. Drive-up window only
- *Loan Products*  
(See attached List)
- *Deposit Products*
  - Regular checking accounts
  - Club checking accounts (Standard and Family)
  - Senior Plus checking accounts
  - Student checking accounts
  - Freedom Plus checking accounts
  - Kasasa Checking (Kasasa Cash, Kasasa Tunes, and Kasasa Cash Back)
  - Civic and non-profit organizations checking accounts
  - Business checking accounts
  - NOW checking accounts
  - Money Market checking accounts
  - NOW club checking accounts (Standard and Family)
  - Regular savings accounts

- Christmas club accounts
- Health savings accounts
- Certificates of deposit
- Investment accounts
- Individual retirement accounts

4. *Transaction Fees*

- NSF Item Paid fee: \$30.00
- Return check fee: \$30.00
- Return check fee on checks over \$2500: \$30.00
- Stop payment fee: \$30.00
- Cashier's check: \$2.00 (no charge for Club accounts)
- Notary service: No charge
- Affidavit of forgery: \$30.00
- Money orders: \$3.00 (no charge for Club accounts)
- Incoming wire transfers: No charge
- Outgoing wire transfers: \$30.00
- Outgoing wire transfers (International): \$55.00
- ATM fee: \$1.00 at a non-Peoples Bank ATM

(NOTE: We may change these charges at any time after reasonable notice of not less than 30 days.)

5. *Deviations in Availability of Services at our Office*

We have eight (8) ATM locations to serve our customers. We have one at our main office in Clifton, one located at our Collinwood branch, one located at our Hohenwald branch, two located at our Summertown branch, and one located at our Waynesboro branch. We also have an ATM located at Bath Springs Mercantile in Decatur County and one located at Buffalo Valley Services in Lewis County.

6. *Alternative Systems for Delivering Banking Services*

- Telephone Banking
- Online Banking
- Mobile Banking
- Direct deposit
- ATM/ITM
- Bank by mail

7. *Loan Production Offices*

- Peoples Bank, 129 Main Street, Clifton, TN 38425, County 181-Census Tract 9501
- Peoples Bank, 210 Dexter L. Woods Blvd., Waynesboro, TN 38485, County 181-Census Tract 9502
- Peoples Bank, 526 East Main Street, Hohenwald, TN 38463, County 101-Census Tract 9702
- Peoples Bank, 703 Highway 13 South, Collinwood, TN 38450, County 181-Census Tract 9503
- Peoples Bank, 4963 Hwy 43 North, Mount Pleasant, TN 38474, County 099- Census Tract 9601

**Figure 1** | Schematic representation of the *hprt* gene structure and the location of the *hprt* gene in the human genome. The *hprt* gene is located on the X chromosome (Xp22.3) and consists of 8 exons and 9 introns. The exons are numbered 1 to 8. The introns are numbered 1 to 9. The *hprt* gene is flanked by the *hprt* promoter (P) and the *hprt* enhancer (E). The *hprt* gene is transcribed into a primary transcript (P) which is then spliced into a mature transcript (M). The mature transcript is then translated into a protein (P). The protein is then glycosylated (G) and then phosphorylated (P). The phosphorylated protein is then incorporated into the cell cycle (C) and then into the DNA (D). The DNA is then replicated (R) and then the cell cycle is completed (C).

NAME: Decatur County (J39)  
INSTR VPI: County or Judicial Agency's Official Website  
ST: Tennessee (47)

This is a detailed topographic map of the Nashville, Tennessee area. The map shows the Tennessee River flowing through the region, with several islands and bends. Major cities and towns are labeled, including Nashville, Clarksville, Murfreesboro, and Hickory Hill. The map features numerous contour lines indicating elevation, with specific points marked with numbers such as 920.01, 920.02, 920.03, 920.04, 920.05, 920.06, 920.07, 920.08, 920.09, 920.10, 920.11, 920.12, 920.13, 920.14, 920.15, 920.16, 920.17, 920.18, 920.19, 920.20, 920.21, 920.22, 920.23, 920.24, 920.25, 920.26, 920.27, 920.28, 920.29, 920.30, 920.31, 920.32, 920.33, 920.34, 920.35, 920.36, 920.37, 920.38, 920.39, 920.40, 920.41, 920.42, 920.43, 920.44, 920.45, 920.46, 920.47, 920.48, 920.49, 920.50, 920.51, 920.52, 920.53, 920.54, 920.55, 920.56, 920.57, 920.58, 920.59, 920.60, 920.61, 920.62, 920.63, 920.64, 920.65, 920.66, 920.67, 920.68, 920.69, 920.70, 920.71, 920.72, 920.73, 920.74, 920.75, 920.76, 920.77, 920.78, 920.79, 920.80, 920.81, 920.82, 920.83, 920.84, 920.85, 920.86, 920.87, 920.88, 920.89, 920.90, 920.91, 920.92, 920.93, 920.94, 920.95, 920.96, 920.97, 920.98, 920.99, 921.00, 921.01, 921.02, 921.03, 921.04, 921.05, 921.06, 921.07, 921.08, 921.09, 921.10, 921.11, 921.12, 921.13, 921.14, 921.15, 921.16, 921.17, 921.18, 921.19, 921.20, 921.21, 921.22, 921.23, 921.24, 921.25, 921.26, 921.27, 921.28, 921.29, 921.30, 921.31, 921.32, 921.33, 921.34, 921.35, 921.36, 921.37, 921.38, 921.39, 921.40, 921.41, 921.42, 921.43, 921.44, 921.45, 921.46, 921.47, 921.48, 921.49, 921.50, 921.51, 921.52, 921.53, 921.54, 921.55, 921.56, 921.57, 921.58, 921.59, 921.60, 921.61, 921.62, 921.63, 921.64, 921.65, 921.66, 921.67, 921.68, 921.69, 921.70, 921.71, 921.72, 921.73, 921.74, 921.75, 921.76, 921.77, 921.78, 921.79, 921.80, 921.81, 921.82, 921.83, 921.84, 921.85, 921.86, 921.87, 921.88, 921.89, 921.90, 921.91, 921.92, 921.93, 921.94, 921.95, 921.96, 921.97, 921.98, 921.99, 922.00, 922.01, 922.02, 922.03, 922.04, 922.05, 922.06, 922.07, 922.08, 922.09, 922.10, 922.11, 922.12, 922.13, 922.14, 922.15, 922.16, 922.17, 922.18, 922.19, 922.20, 922.21, 922.22, 922.23, 922.24, 922.25, 922.26, 922.27, 922.28, 922.29, 922.30, 922.31, 922.32, 922.33, 922.34, 922.35, 922.36, 922.37, 922.38, 922.39, 922.40, 922.41, 922.42, 922.43, 922.44, 922.45, 922.46, 922.47, 922.48, 922.49, 922.50, 922.51, 922.52, 922.53, 922.54, 922.55, 922.56, 922.57, 922.58, 922.59, 922.60, 922.61, 922.62, 922.63, 922.64, 922.65, 922.66, 922.67, 922.68, 922.69, 922.70, 922.71, 922.72, 922.73, 922.74, 922.75, 922.76, 922.77, 922.78, 922.79, 922.80, 922.81, 922.82, 922.83, 922.84, 922.85, 922.86, 922.87, 922.88, 922.89, 922.90, 922.91, 922.92, 922.93, 922.94, 922.95, 922.96, 922.97, 922.98, 922.99, 923.00, 923.01, 923.02, 923.03, 923.04, 923.05, 923.06, 923.07, 923.08, 923.09, 923.10, 923.11, 923.12, 923.13, 923.14, 923.15, 923.16, 923.17, 923.18, 923.19, 923.20, 923.21, 923.22, 923.23, 923.24, 923.25, 923.26, 923.27, 923.28, 923.29, 923.30, 923.31, 923.32, 923.33, 923.34, 923.35, 923.36, 923.37, 923.38, 923.39, 923.40, 923.41, 923.42, 923.43, 923.44, 923.45, 923.46, 923.47, 923.48, 923.49, 923.50, 923.51, 923.52, 923.53, 923.54, 923.55, 923.56, 923.57, 923.58, 923.59, 923.60, 923.61, 923.62, 923.63, 923.64, 923.65, 923.66, 923.67, 923.68, 923.69, 923.70, 923.71, 923.72, 923.73, 923.74, 923.75, 923.76, 923.77, 923.78, 923.79, 923.80, 923.81, 923.82, 923.83, 923.84, 923.85, 923.86, 923.87, 923.88, 923.89, 923.90, 923.91, 923.92, 923.93, 923.94, 923.95, 923.96, 923.97, 923.98, 923.99, 924.00, 924.01, 924.02, 924.03, 924.04, 924.05, 924.06, 924.07, 924.08, 924.09, 924.10, 924.11, 924.12, 924.13, 924.14, 924.15, 924.16, 924.17, 924.18, 924.19, 924.20, 924.21, 924.22, 924.23, 924.24, 924.25, 924.26, 924.27, 924.28, 924.29, 924.30, 924.31, 924.32, 924.33, 924.34, 924.35, 924.36, 924.37, 924.38, 924.39, 924.40, 924.41, 924.42, 924.43, 924.44, 924.45, 924.46, 924.47, 924.48, 924.49, 924.50, 924.51, 924.52, 924.53, 924.54, 924.55, 924.56, 924.57, 924.58, 924.59, 924.60, 924.61, 924.62, 924.63, 924.64, 924.65, 924.66, 924.67, 924.68, 924.69, 924.70, 924.71, 924.72, 924.73, 924.74, 924.75, 924.76, 924.77, 924.78, 924.79, 924.80, 924.81, 924.82, 924.83, 924.84, 924.85, 924.86, 924.87, 924.88, 924.89, 924.90, 924.91, 924.92, 924.93, 924.94, 924.95

[illegible]



This is a detailed map of the Louisville, Kentucky area. The map shows the city limits of Louisville, KY, which are shaded in a darker gray. Surrounding the city are several counties, including Jefferson County, Shelby County, and Oldham County. Major roads and highways are depicted with solid lines, while smaller roads are shown with dashed lines. The Mississippi River is visible on the left side of the map, and the Ohio River is on the right. The map includes numerous labels for various locations, such as Louisville, KY, Jefferson County, Shelby County, and Oldham County. It also shows the city limits of Louisville, KY, which are shaded in a darker gray. The map is oriented with North at the top.

Figure 1: Schematic representation of the experimental design. The figure shows a timeline of the study. At the top, a horizontal bar represents the duration of the study, with 'Baseline' and 'Intervention' phases. Below this, a vertical timeline shows the sequence of events: 'Baseline' (1 week), 'Intervention' (1 week), 'Post-intervention' (1 week), and 'Follow-up' (1 week). The 'Intervention' phase is highlighted in red. The 'Post-intervention' phase is highlighted in green. The 'Follow-up' phase is highlighted in blue. The 'Baseline' phase is highlighted in yellow. The 'Intervention' phase is labeled 'Intervention' and 'Intervention'.





[illegible]

This is a detailed topographic map of the Nashville, Tennessee area. The map shows the Tennessee River flowing through the region, with several major highways and roads depicted. The terrain is characterized by rolling hills and valleys. Key locations labeled include Nashville, Tennessee, and Alabama. The map also features a grid system with letters A through Z and numbers 1 through 25. The map is oriented with North at the top.

WILEY-INTERSCIENCE, JOHN WILEY & SONS, NEW YORK

**Small Bank Performance Standard**

**LOAN-TO-DEPOSIT RATIOS  
(Per quarter of prior calendar year)**

**2021:** First Quarter: 81%  
Second Quarter: 79%  
Third Quarter: 81%  
Fourth Quarter: 86%

**2022:** First Quarter: 83%  
Second Quarter: 87%  
Third Quarter: 92%  
Fourth Quarter: 93%

**2023:** First Quarter: 95%  
Second Quarter: 93%  
Third Quarter: 94%  
Fourth Quarter: 94%