

From: Jonnah Sutton <JSutton@ptsb-in.com>
Sent: Monday, August 16, 2021 9:58 AM
To: Comments
Subject: [EXTERNAL MESSAGE] RIN 3064-ZA27

Our bank went through both a compliance exam and safety and soundness exam offsite in 2020.

Compliance - Due to electronic loan files not being available, the scope of the loan file review was reduced and the examiner listed only documents necessary for review from the loan files in the request which helped ease the process for us. We have a strong compliance audit program and the examiner in charge utilized our audit reports to truly reduce the amount of information necessary to complete the exam. Communication was very clear and frequent, the exam was timely and the entire process was pretty smooth on the bank's side. We did not go through the HMDA exam at this time, I cannot speak for that.

Safety and Soundness – Communication was clear, sharing/uploading information was easy, all staff members that were included in this offsite exam had nothing but positive comments.

Thank you,

Jonnah Sutton

Compliance Officer

PO Box 307, Boonville, IN 47601

(812) 751-4307

www.peoplestrust.bank

