

Welcome Guide



WesBanco
By all accounts, better.

Our Better Banking Pledge

Our pledge is to make you pleased that you have chosen to do banking with us. How? By doing all the things that add up to one big difference – Customer Satisfaction second to none.

We PLEDGE to provide you excellent customer service.

We PLEDGE to always smile and greet you as you enter the bank.

We PLEDGE to always look for opportunities to do something extra for you.

We PLEDGE to respond to all requests and meet your needs within the same day or within your expectations.

We PLEDGE to be professional, respectful, and polite and to always have a positive attitude.

We PLEDGE that if we do not know how to solve an issue we will find someone who can and follow through.

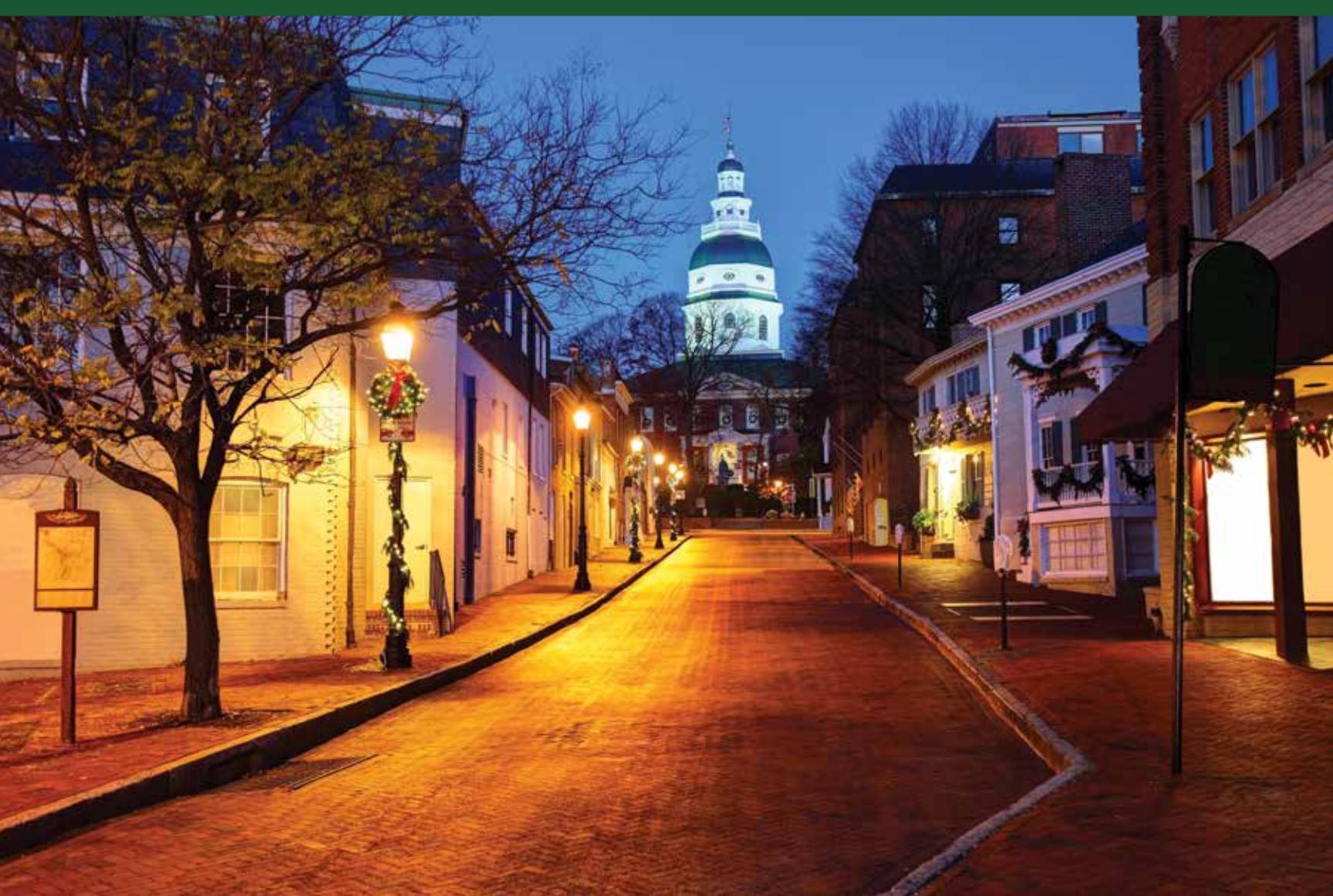
We PLEDGE to take pride in our work and strive for 100% accuracy at all times.

We PLEDGE to always thank you for your business and for being a part of our family.

Thank you for being a part of the WesBanco family!









Commitment to Community

We welcome you to a new banking experience as WesBanco Bank, Inc. and Old Line Bancshares, Inc. fully integrate their services under the WesBanco brand to provide a wider range of financial products and services to Maryland and the District of Columbia. Beginning February 22, 2020, you can take advantage of WesBanco's competitive products and enjoy the customer and community-focused banking that people have come to expect from each company.

As we integrate the strengths of our two banking organizations, we feel it is important that we provide you a preview of our customer-centric service culture, one you will find very similar to that of Old Line. For 150 years, WesBanco has been building long-term relationships with our customers through our dedicated staff of community-minded professionals. We pledge to serve your personal financial needs and help grow your businesses, adhering to our Better Banking Pledge. Here are some things you can expect from us as we earn your business and trust.

- ◆ We are dedicated to the communities we serve. Our directors, officers and employees will work to provide financial and personal support to help our communities grow. The Federal Deposit Insurance Corporation awarded WesBanco Bank, Inc. a composite "Outstanding" rating for its most recent Community Reinvestment Act performance, the bank's seventh consecutive Outstanding rating.
- ◆ You'll see the same people serving you at your neighborhood banking center, and you'll enjoy similar hours of banking service and a wide variety of banking options.
- ◆ Supporting local business is important to us. We believe our financial strength, plus our dedication to service will give business owners confidence while working with WesBanco as we help you reach your business and personal goals. We will deliver the resources you need to provide your own customers with the service and satisfaction they expect and deserve.
- ◆ We work diligently to provide a total banking experience that exceeds your expectations. In fact, we were recently named a World's Best Bank by Forbes Magazine, earning the #7 ranking in the United States, based on customer satisfaction and feedback, including very high scores for 'general satisfaction', 'trust' and 'customer services'.
- ◆ We respect our customers. We will greet you, smile and say "Thank you for your business." We provide our employees the training and tools necessary to efficiently serve your financial needs, and we communicate changes that may occur in your banking relationship well in advance of any change.
- ◆ We offer a full suite of electronic and online banking services, including mobile banking with mobile check deposit and mobile wallet, electronic statements, online bill pay, our person-to-person payment service, Pay Someone, and our online budgeting tool, My Spending.
- ◆ In addition to WesBanco ATMs, you will enjoy additional convenience and savings from our partnership with the Allpoint Surcharge-Free ATM Network which provides over 55,000 surcharge-free ATMs worldwide.
- ◆ We offer Wealth Management Services through our trust division, private banking division and full-service securities broker/dealer, WesBanco Securities, Inc. Our full-service insurance agency, WesBanco Insurance Services, Inc., provides complete lines of personal and business insurance. We will meet with you to listen to your goals and develop a personalized wealth and insurance strategy that works for you.

It is a pleasure to welcome you to WesBanco, and we look forward to becoming part of your communities. Please review this guide for an introduction to WesBanco and an overview of what we have to offer. **In mid-January 2020**, a change in terms booklet will be mailed to all account holders to detail the transition of your deposit accounts to their WesBanco counterparts. The booklet will explain the specific changes in product features and fees related to your accounts as a result of account conversion. If you find you still have questions, please call us at 800-905-9043 or stop by any banking center and meet with us.

Let this letter serve as our introduction as well as our commitment to continue to serve you with promptness, flexibility and, most of all, trust. We welcome you to the WesBanco family and invite you to see why WesBanco is, by all accounts, better.



Todd F. Clossin

Todd F. Clossin
President & CEO
WesBanco Bank, Inc.


WesBanco



James W. Cornelsen

James W. Cornelsen
President & CEO
Old Line Bank

 **OLD LINE BANK**
EXPERIENCE IS OUR BEST ASSET

Safe, Sound and Community Focused: You Can Count on WesBanco

Building a better bank – every day since 1870

Today our bank operates under the same basic charter that was issued on January 20, 1870, to The German Bank that officially began operations on April 3, 1870. Seventeen years later, on February 3, 1887, the Dollar Savings Bank was organized in Wheeling. The two banks would eventually merge, and the combined banks' leaders were incredibly active in building a better, stronger region. It was the first of many acquisitions and mergers that would allow us to grow with the needs of our customers.

Through the years, we've been there as people have faced the rise and fall of industrial and political cycles, natural disasters, crop failures and personal tragedies, and we've been inspired by the resilience and optimism of the people we serve. The spirit of our customers drove us to be a better bank then – and it drives us to this day as we offer a full range of banking services for individuals and businesses, as well as wealth management services that include trust and investment, brokerage, private banking services and insurance services.

Building Wealth for Generations

WesBanco has served the wealth management needs of thousands of clients for more than 100 years. Wealth Management Services¹ are provided through WesBanco Trust and Investment Services, Private Client Services, WesBanco Securities, Inc. and WesBanco Insurance Services, Inc.

Since 1915, the WesBanco Trust and Investment Services Department has helped individuals, businesses, government entities, and charitable organizations build and preserve wealth and achieve their financial goals. Investment management, trust and estate planning/

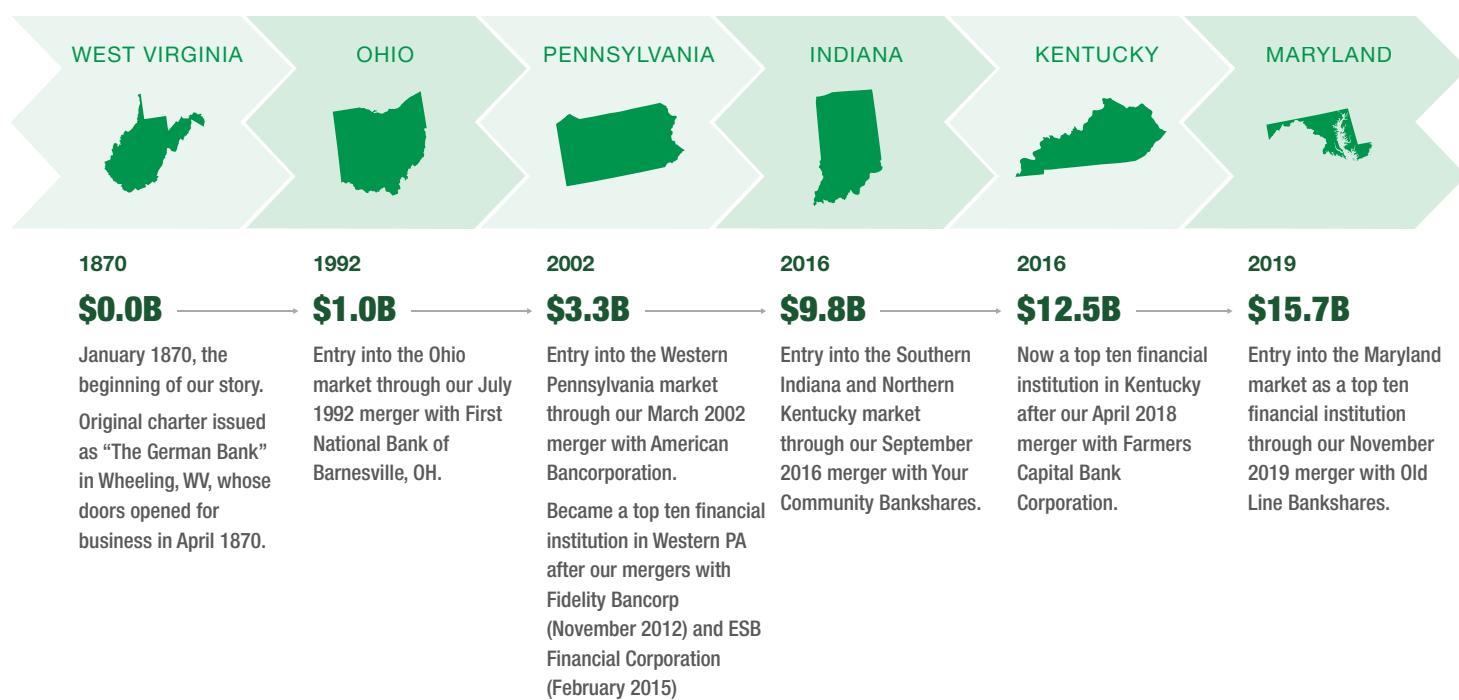
administration and retirement planning are just a few of the many services provided by our team of highly skilled professionals. The WesBanco Investment Department serves as the investment advisor to the WesMark Funds² family of mutual funds.

WesBanco formed the discount securities broker, Mountaineer Securities Company in 1982. Now a full-service broker/dealer, the company is incorporated as WesBanco Securities, Inc. and is a member of the FINRA and Securities Investment Protection Corporation (SIPC), offering comprehensive investment plans and services for individuals and businesses. In 1998 we acquired Hunter Insurance Agency, now WesBanco Insurance Services, Inc., an insurance brokerage company that offers personal and commercial lines of insurance.

Safe and Sound

WesBanco is nationally recognized as a strong, sound provider of financial services, consistently receiving the highest ratings from independent rating agencies. By maintaining a staff of skilled, customer-focused employees, WesBanco makes optimal use of advancements in banking technology.

WesBanco provides information about our safety and soundness on our website at wesbanco.com and information about our proprietary family of mutual funds, The WesMark Funds, on our newly designed website wesmarkfunds.com. By committing to safety and soundness, and a sense of loyalty to our customers and communities since 1870, WesBanco, Inc. has kept its pioneering spirit alive while fostering prosperity in every community we serve.



Note: Dollar figures represent total assets in billions, respectively, as of 12/31/1870, 12/31/1992, 12/31/2002, 12/31/2016, 12/31/2018, and 9/30/2019 (including Old Line Bancshares); market shares based on 2019 MSA deposit rankings. (Sources: S&P Global Market Intelligence, company reports)



Getting to Know WesBanco

Our History

Since our founding in 1870, the company has grown organically and through acquisition to become the \$15.7 billion institution that we are today as we serve six states – West Virginia, Ohio, Pennsylvania, Indiana, Kentucky and Maryland. As we expand our branch banking network into Maryland, we pledge to adhere to the same sense of community responsibility that we have embraced for 150 years.

Our Biggest Investment...You

To complement the products and services we provide, we believe the bank has a commitment to invest in its customers and their communities served. We work constantly to be a bank you can trust. That's why we take the time to listen to you and focus on meeting your needs. At WesBanco, we provide you a wide variety of services while we give you the personal service you'd expect from a community bank, or more specifically, Old Line Bank. Our Better Banking Pledge says it all. It is our pledge to make you pleased that you have chosen to do banking with us. How? By doing all the things that add up to one big difference – Customer Satisfaction second to none.



So what makes WesBanco, by all accounts, better? Just ask our customers.

WesBanco has historically scored high in customer service and satisfaction. That's because we give our customers the best of both worlds – a wide range of services paired with a customer-focused, community-based philosophy. In March 2019, WesBanco Bank was named to Forbes magazine's inaugural ranking of the World's Best Banks.

With WesBanco, you'll get a wide variety of business and personal checking and saving account options along with competitive

business and personal lending services. You'll get same-day transaction posting through closing time (unless specified otherwise) and a full suite of electronic services with access to online and mobile banking, bill pay, Pay Someone person-to-person payment service, My Spending online budgeting tool, mobile deposit and mobile wallet. In addition, you'll receive guidance through our Wealth Management Services to serve you across generations.

We encourage you to take advantage of all that we offer and experience the consistency of WesBanco's customer satisfaction, delivered by many of the same individuals who have served you so well through the years, along with the peace of mind that comes with choosing one of the strongest banks in the nation.

¹ Wealth Management Services include WesBanco Trust and Investment Services (WTIS); WesBanco Securities, Inc. (WSI), a wholly owned subsidiary of WesBanco, Inc. and a member of FINRA and SIPC; and WesBanco Insurance Services (WIS). WIS is licensed in the states of WV, PA, OH, MD, KY, IN, and FL. WTIS may invest in insured deposits and nondeposit investment products. WSI and WIS invest in nondeposit investment products. Nondeposit investment products are not insured by the FDIC, not bank guaranteed, not insured by any government entity and are subject to investment risk, including possible loss of principal amount invested.

² ALPS Distributors, Inc. is the distributor for the WesMark Funds.

WesBanco Bank, Inc. is a Member FDIC and Equal Housing Lender.



Personal Checking Overview



Checking designed to meet your needs

When it comes to banking, everyone has different needs. That's why WesBanco offers a variety of checking accounts, so you can find the one that works for you. You can stick to the basics with our Basic Checking Account, consider one of our lifestyle checking accounts, or choose a checking account that pays you interest on your collected balance.

Features of Our Checking Products:

- ◆ WesBanco Debit Card with no WesBanco per transaction fees on daily purchases and unlimited, FREE ATM transactions at any WesBanco or Allpoint network ATMs
- ◆ Free eStatement, online banking, mobile banking* and bill pay
- ◆ Ability to make direct deposits
- ◆ Each depositor FDIC Insured to at least \$250,000

Checking Account Comparisons:

Features	Basic Checking	55+ Checking	A+ Student Checking	Interest Checking
Daily Minimum to Avoid Monthly Maintenance Fee	\$500.00	No Minimum Balance Required	\$500.00	\$1,000.00
Monthly Maintenance Fee	\$6 or WAIVED with eStatement	None	\$4 or WAIVED with eStatement	\$10.00
Initial Deposit	\$50.00	\$50.00	\$1.00 ²	\$50.00
Interest	N/A	N/A	N/A	Compounded Monthly
WesBanco Debit Card	No Annual Fee	No Annual Fee	No Annual Fee ³	No Annual Fee
Checks	Available Through Bank	First Order FREE; Available Through Bank ¹	Available Through Bank	Available Through Bank
Other	Unlimited Transactions	Unlimited Transactions	Unlimited Transactions and 1st Overdraft Fee Waived	Unlimited Transactions

*Depending on your cell phone rate plan, messaging, and internet browsing charges may be incurred.
Please check with your service provider before accessing any internet sites using your mobile device.

¹ 55+ Checking provides the first order of personalized basic WesBanco checks free.

² You must be at least 14 years of age to open an A+ Student Checking Account. A parent or legal guardian is required as a signer on the account until the student is 18 years of age, or until enrolled as a college student. A separate authorization and indemnity agreement must be signed at the time the account is opened.

³ A WesBanco Debit Card can be issued to a 14-year-old account holder. If a debit card is requested in the minor's name, the minor must be the primary account holder. Minors who are 17 years of age may open a checking account and have a debit card issued in their name without a parent or legal guardian as a joint account holder IF the minor is enrolled as a college student. Proof of enrollment may be required if no student ID is available.

WesBanco Bank, Inc. is a Member FDIC.



Consider pairing a WesBanco Checking Account with a Companion Savings Account.

Link ANY WesBanco checking account with our Companion Savings Account and enjoy a savings option with no minimum balance requirements or monthly maintenance fees. Your savings account will remain free of minimum balance requirements as long as the account ownership is identical to your checking account and it remains linked to your checking account through a combined statement.



Features of Companion Savings

- ◆ An initial deposit of \$50 is required to open this account (deposit requirement is waived for minors)
- ◆ Link this account to an existing WesBanco Debit Card for easy access to funds through an ATM
- ◆ You may make up to six pre-authorized transfers and withdrawals per month, all of which may be made payable to third parties
- ◆ Interest is compounded and credited monthly
- ◆ Available to individuals, minors and businesses

Whether you are saving money for personal enjoyment, a family vacation, or a nest egg for retirement, WesBanco has a savings account option to fit your needs and budget.

Savings Account Comparisons:

Features	Companion Savings	Statement Savings	Personal Money Market	Premium Money Market	Premium Savings
Maintenance Fee	Fee WAIVED when linked to a WesBanco Checking account through a Combined Statement ¹	\$9/qtr. if daily balance falls below \$300 during the quarterly statement cycle	\$10/mo. if daily balance falls below \$1,000 during monthly statement cycle	\$10/mo. if daily balance falls below \$10,000 during monthly statement cycle	\$10/mo. if daily balance falls below \$10,000 during monthly statement cycle
Initial Deposit	\$50 ³	\$50 ³	\$1,000	\$10,000	\$2,500
Interest	Compounded & credited monthly on statement date	Compounded & credited quarterly on statement date	Compounded & credited quarterly on statement date	Tiered interest rates based on account balance; compounded & credited monthly on statement date	Tiered interest rates based on account balance; compounded & credited monthly on statement date
Transaction Limitations	6 pre-authorized transfers/withdrawals per month, all of which may be payable to a third party ²	6 pre-authorized transfers/withdrawals per month, all of which may be payable to a third party ²	6 pre-authorized transfers/withdrawals per month, all of which may be payable to a third party ²	6 pre-authorized transfers/withdrawals per month, all of which may be payable to a third party ²	6 pre-authorized transfers/withdrawals per month, all of which may be payable to a third party ²
WesBanco Debit Card - ATM Access	Can be Linked as a secondary account for ATM access	Can be Linked as a secondary account for ATM access	Can be Linked as a secondary account for ATM access	Can be Linked as a secondary account for ATM access	N/A
Overdraft Protection⁴	Can be used as a FROM ² account for fund transfers	Can be used as a FROM ² account for fund transfers	Can be used as a TO account for fund transfers	Can be used as a TO account for fund transfers	Can be used as a FROM ² account for fund transfers
Eligibility	Individuals, minors and businesses	Individuals, minors and businesses	Individuals	Individuals	Individuals

¹ Your savings account will remain free of minimum balance requirements as long as the account ownership is identical to your checking account and it remains linked to your checking account through a combined statement. If customer closes the checking account, the Companion Savings Account will revert to a Statement Savings Account and will be subject to the rules and balance requirements of that account.

² Federal regulation limits this account to six withdrawals or transfers per statement cycle; in-person withdrawals are unlimited. An \$11 excessive transaction fee may be assessed on any electronic or telephone transfers, or on checks, automatic or pre-authorized transfer to a third party, exceeding six per statement cycle, with a maximum fee of \$33. Exceeding withdrawal limitations may result in fees, account closure, change of account type, termination of transfer capability, or other remedial action.

³The minimum opening deposit for accounts owned by minors is \$10.

⁴A separate authorization is required.



Wealth Management/Investing*

Wealth Management invested in helping you

The financial world is constantly changing and our clients need more than just traditional banking services. That's why we offer an expanded range of investment products and wealth management services. We welcome the opportunity to provide you a confidential, no obligation discussion of your financial goals to show you how we can help you. Call or visit any of our offices to arrange an appointment to meet with one of our professionals, or directly call any of the trust officers, investment portfolio managers or financial advisors who are listed by their location on our website at wesbanco.com. Select the Invest menu and you will find these individuals listed within the Trust and Investment Services and Brokerage sections of our site. Or call toll-free at 800-905-9043 and simply let us know how we can be of service. You can find our insurance locations at wesbanco.com/insure or call toll-free at 800-361-6175.



Trust and Investment Services

The Trust and Investment Services Department at WesBanco has helped thousands of clients build and preserve wealth and achieve their financial goals for more than 100 years. Our dedicated and experienced team manages client assets in excess of \$4.4 billion¹, ranging from traditional investments such as stocks, bonds, mutual funds and cash, to real estate, insurance policies, rental property and mineral interests. We serve a diverse client base, including high net worth individuals, for-profit and not-for-profit institutions and charitable organizations. WesBanco's skilled professionals will work with you, your attorney, your accountant and other appropriate advisors to develop a financial plan that will achieve your investment goals.

¹AUM as of 9/30/19



We have a broad range of expertise and professional resources to guide you through all kinds of unique situations.

We offer:

- ◆ Investment Management
- ◆ Financial Planning
- ◆ Personal Trust Services
- ◆ Foundations/Charitable Trusts
- ◆ Retirement Plans
- ◆ Estate Administration
- ◆ Fiduciary Services
- ◆ And more ...

Private Client Services

Individuals and businesses with sophisticated banking needs can enjoy a customized banking experience and an enhanced level of personal service by contacting a WesBanco Private Banker. Our Private Bankers utilize a collaborative approach to develop customized depository, lending and wealth management solutions to satisfy all of your banking and investment needs. Let them serve as your primary point of contact to help you achieve results and simplify your financial life.

Private Client Services offers:

- ◆ Personal Cash Management
- ◆ Premium Banking Services
- ◆ Specialized Personal Lending and Business Financing
- ◆ Customized Services for Physicians
- ◆ Strategic Planning for Protecting, Growing and Transferring Wealth



The same investment philosophy that has served generations guides the management of the WesMark Funds*. The WesBanco Investment Department serves as the investment adviser to the WesMark Funds.

Call us about your investment goals at 800-864-1013. We will provide you with a prospectus containing more complete information, or view the prospectus available at wesmarkfunds.com, which you should read carefully before investing in any of our six investment options.

- ◆ WesMark Growth Fund
- ◆ WesMark Small Company Growth Fund
- ◆ WesMark Balanced Fund
- ◆ WesMark Tactical Opportunity Fund
- ◆ WesMark Government Bond Fund
- ◆ WesMark West Virginia Municipal Bond Fund

Investment return and principal value will fluctuate so that shares are redeemed, they may be worth more or less than their original cost. See prospectus for fees and expenses that apply to a continued investment in the funds. ALPS Distributors, Inc. is the distributor of the Funds.

WesBanco Bank, Inc. is a Member FDIC

* Wealth Management Services include WesBanco Trust and Investment Services (WTIS); WesBanco Securities, Inc. (WSI), a wholly owned subsidiary of WesBanco, Inc. and a member of FINRA and SIPC; and WesBanco Insurance Services (WIS). WIS is licensed in the states of WV, PA, MD, OH, KY, IN and FL. WTIS may invest in insured deposits and nondeposit investment products. WSI and WIS invest in nondeposit investment products. Nondeposit investment products are not insured by the FDIC, not bank guaranteed, not insured by any government entity and are subject to investment risk, including possible loss of principal amount invested.



Wealth Management/Investing* CONTINUED

WesBanco Securities, Inc. | Services and Products

WesBanco Securities, Inc. offers a range of services to help individuals and businesses achieve their financial objectives. Our Financial Advisors are licensed and experienced in developing comprehensive investment plans. Using financial tools and analysis, our advisors can provide investment planning and retirement planning services through a variety of products that are appropriate for each client's financial situation and investment objective.

Services

- ◆ Financial Planning
- ◆ Personal Retirement Planning
- ◆ College Funding Plans

Investment Products

- ◆ Annuities
- ◆ Mutual Funds
- ◆ Life Insurance
- ◆ Wealth Transfer Products
- ◆ Long Term Care
- ◆ And more...



* Wealth Management Services include WesBanco Trust and Investment Services (WTIS) and WesBanco Securities, Inc. (WSI), a wholly owned subsidiary of WesBanco, Inc. and a member of FINRA and SIPC. WTIS may invest in insured deposits or nondeposit investment products. WSI invests in nondeposit investment products. Nondeposit investment products are not insured by the FDIC, not bank guaranteed, not insured by any government entity and are subject to investment risk, including possible loss of principal amount invested.



Insurance Services*

WesBanco Insurance Services, Inc. | Services and Products

Whether you are a young couple buying your first home or a long established business, WesBanco Insurance can help you identify your exposures to loss and customize an affordable insurance solution to address your risk management needs. Our licensed, trained and experienced insurance professionals will guide you through the decision-making process, answer your questions and help you determine which insurance option provides the best protection and peace of mind.

The following is a partial list of products available:

Personal Lines

- ◆ Automobile
- ◆ Homeowners
- ◆ Boat
- ◆ Condominium
- ◆ Motorcycle
- ◆ Farm
- ◆ Recreational Vehicles
- ◆ Flood
- ◆ Umbrella Liability
- ◆ Life
- ◆ Health
- ◆ Title



For additional information please contact our Personal Lines Service Center at 800-782-4278.

Commercial Lines

- | | | | | |
|-------------------------|-------------------|-----------------|-----------------|-----------------------------|
| ◆ Automobile | ◆ Crime | ◆ EDP | ◆ Inland Marine | ◆ Umbrella |
| ◆ Property | ◆ Business Owners | ◆ Builders Risk | ◆ Flood | ◆ Key Man/
Buy-Sell Life |
| ◆ Boiler &
Machinery | Package | ◆ Group Life | ◆ Title | |
| | ◆ Bonds | ◆ Group Health | ◆ Garagekeepers | |



* WesBanco Insurance Services is licensed in the states of WV, PA, MD, OH, KY, IN and FL. Insurance products are nondeposit investment products. Nondeposit investment products are not insured by the FDIC, not bank guaranteed, not insured by any government entity and are subject to investment risk, including possible loss of principal amount invested.



Business Banking

Business Banking that makes your job easier

Managing your financial assets intelligently is essential for your company's growth and profitability – and we have all the products, tools and support you'll need for continued success.

Whether your business is small or large, old or new, or just in the planning stage, the Commercial Bankers at WesBanco have all the products and skills to find financial answers to your business questions.

Time is money. That's why WesBanco offers Business Banking options – to give you more time to run your business and get work done. Our services can make your job easier. We save you and your employees trips to the bank, so that you can focus on making the most of your hard-earned dollars.

Visit our Business Banking section online at wesbancocom to find out more about how WesBanco can be a great business partner.

Some of our key Business Banking offerings include:

- **Checking** – choose from Business Builder, Business Select, Analysis Business Checking or our Community Checking designed for civic and non-profit organizations.
- **Savings** – choose from our Statement Savings or Business Money Market Account that permits limited check writing and offers tiered interest to reward higher balances.
- **Payroll Direct Deposit Service** – a way to electronically deposit employees' wages into their accounts at WesBanco or any other banking institution on payday.
- **Loans** – a commercial loan is specifically tailored to meet a company's needs. A department of qualified commercial lenders is available to design the best possible loan for each customer based upon need, collateral available and the amount of risk involved with the loan.
- **Credit Cards** – choose from a variety of card options that all feature expense management tools and mobile payment capability.
- **Sweep Accounts** – to ensure that idle cash balances are automatically invested, secure and working for you!
- **Lockbox Services** – receives checks from clients in a central location, processes these deposits and provides reporting of these deposit amounts to the bank and its client. This payment processing solution offers an imaged-based platform with highly efficient check and remittance document processing.



Plus:

- **Money Management**
- **Treasury Management Services**
- **Investment and Retirement Services**
- **Cyber Security**
- **Foreign Exchange Services**

The creditor and issuer of credit cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A., Inc. and American Express. American Express is a federally registered service mark of American Express.



Business Checking Account Comparisons:

Features	Community Checking	Business Builder Checking	Business Select Checking
Daily Minimum to Avoid Monthly Maintenance Fee	None	\$500	\$10,000
Monthly Maintenance Fee	None	\$10 ¹ Reduce Fee With eStatement And Minimum Balance Requirement	\$20 Waived With Minimum Balance Requirement
Initial Deposit	\$50	\$50	\$1,000
WesBanco Business Debit Card	Free Business Debit Card No Annual Fee	Free Business Debit Card No Annual Fee	Free Business Debit Card No Annual Fee
Items Processed for Free (Per Statement Cycle)	400 ² (\$.45 per item over 400)	200 ² (\$.25 per item over 200)	400 ²
Checks	First Order Free	Available Through Bank	Available Through Bank
Other	Free Online Bill Pay Free Night Depository Services	Online Bill Pay \$5 Night Depository Services Available	Online Bill Pay \$5 Night Depository Services Available

Analysis Business Checking

Analysis Business Checking is designed for businesses with a high volume of activity and/or the need for special Treasury Management Services. With our Analysis account, you enjoy banking that keeps pace with your business through unlimited transactions. The monthly charge is calculated through analysis of the average monthly collected balance and account activity – so you're only paying for services you need. Plus, you can let your account balances do the work for you and get an earnings credit based on your average collected balances. This then reduces or offsets the monthly account maintenance fee and fees for services.

All WesBanco business checking accounts include:

- ◆ Free WesBanco Business Debit Card
- ◆ Access to more than 55,000 surcharge-free ATM's nationwide
- ◆ Free online banking
- ◆ Free mobile banking and mobile deposit
- ◆ Online bill pay – \$5 per month on most accounts
- ◆ Opt for convenient eStatements and receive your combined statement electronically
- ◆ Perks at Work – An exclusive banking program bundled with bonuses and discounts for your employees
- ◆ Night Depository Services available
- ◆ Cash Handling Services available

¹ Monthly maintenance fee of \$10; or maintain a minimum balance of \$500 to reduce the monthly maintenance fee to \$5; and/or enroll in eStatements to further reduce the monthly maintenance fee by \$5.

² Items may include any deposits or withdrawals.



Electronic Banking

Electronic Banking that brings WesBanco right to you

WesBanco offers you a wide variety of electronic banking services, and we can deliver these services to you anytime, anywhere. Our online banking and mobile banking save you trips to the bank by giving you a way to monitor your account, pay your bills, manage your finances, transfer funds, receive account alerts and make deposits right from your computer or mobile device.

At WesBanco, we're dedicated to giving you better banking tools at your fingertips. We deliver on that promise by making it easy and convenient to manage your money online. Checkout some of the new services available to you as a WesBanco customer below.

Online Banking lets you:

- ◆ Check your account balance
- ◆ Review all your transactions
- ◆ Reorder checks
- ◆ Make transfers
- ◆ Pay bills
- ◆ Manage your finances
- ◆ Establish account activity alerts
- ◆ **NEW!** Person-to-person payments with Pay Someone
- ◆ **NEW!** Track your spending with My Spending



To learn more about Electronic Banking, just visit us on the web at wesbanco.com.

Mobile Banking

Enjoy banking at your fingertips – 24/7 – from your mobile phone or tablet!*

You'll have secure access to your WesBanco accounts for things like quick and easy balance inquiries, mobile text alerts, and transfer of funds between internal accounts. You can even use your phone to deposit checks to your WesBanco account.

Get the app – download the mobile app to your iPhone, iPad or Android devices. You can also access your accounts via the internet from other Smartphones and mobile devices at wesbanco.com. WesBanco Debit Card users also have an added convenience of using the mobile wallet of their choice when shopping thanks to our integration with Apple Pay, Samsung Pay and Google Pay – services that will transform mobile payments with an easy, secure and private way to pay for purchases!



Business Banking Basic Package

Ever have trouble getting out of the office before the bank closes? With WesBanco, that's not a problem. We offer online business banking packages so that you can take care of your banking without leaving your desk:

- ◆ Check your account balance
- ◆ Free internal transfers¹
- ◆ Stop payments

We also offer a **Plus Package** with even more features designed to make Online Business Banking quicker and more convenient.

WesBanco + Allpoint Surcharge-Free ATM Network = Convenience and Savings

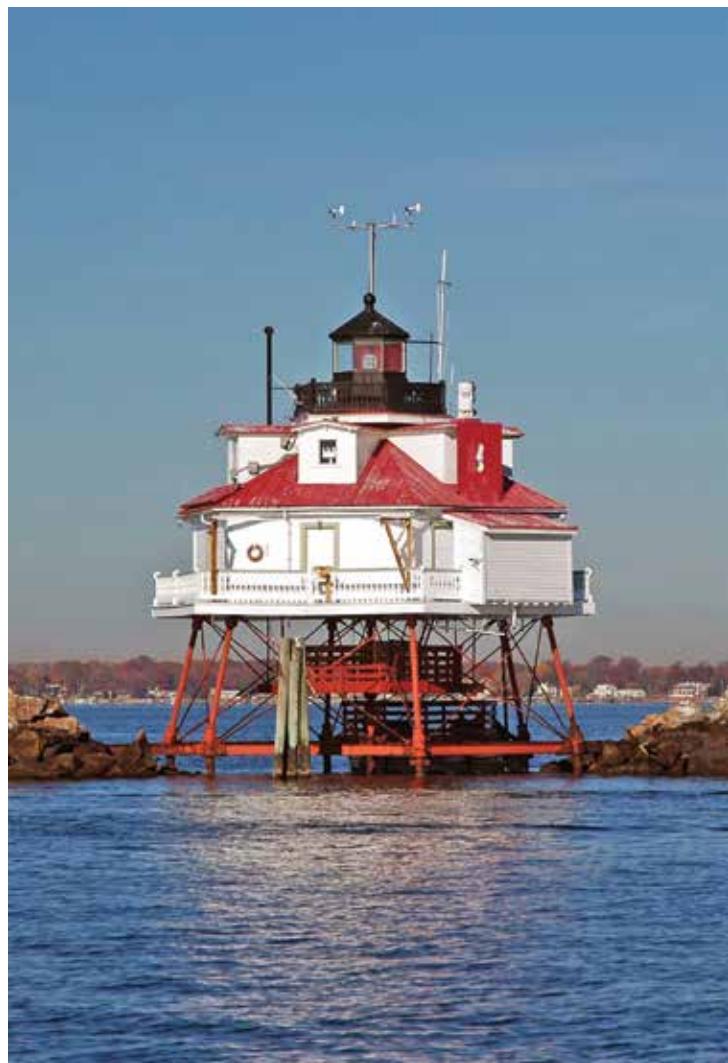
We're confident that you will be pleased with the use of an expanded network of Automated Teller Machines (ATMs). In addition to WesBanco ATMs, you will enjoy the additional convenience and savings that our partnership with Allpoint Surcharge-Free ATM Network will provide to you. Your WesBanco Debit Card can be used surcharge free at ATMs within this network worldwide.

Plans to Travel with Your Debit Card?

In order to protect our customers, WesBanco periodically blocks transactions from areas that are experiencing high levels of fraudulent activity. If you plan to travel, please call our Electronic Banking staff at 800-905-9043, and we will update your profile to allow for uninterrupted use during your trip.

¹ Federal regulation limits the number of electronic or telephone transfers, or checks, automatic or pre-authorized transfer to a third party from savings and money market accounts to six per statement cycle. An \$11 excessive transaction fee may be assessed on any of these types of transfers that exceed six per statement cycle, with a maximum fee of \$33. Exceeding withdrawal limitations may result in fees, account closure, change of account type, termination of transfer capability, or other remedial action.

* Depending on your cell phone rate plan, messaging and internet browsing charges may be incurred. Please check with your service provider before accessing any internet sites using your mobile device.





Consumer Lending Information/Products

Loans to finance cars, homes and everything in between

There are times when the only way to pay for what you need is to borrow the money — and that's why we're here. You can think of WesBanco as your friend and financial resource; the place you come to when you need a loan or line of credit.

Your WesBanco Banker can answer any questions you have and quote you current rates on any program that suits your needs. Contact the WesBanco Banking Center nearest you to schedule an appointment.

When you need money, it helps to have a friend in the neighborhood. So it's good to know that WesBanco is here to give you the loans you need.

Loans, Lines and Credit Cards

We can finance nearly anything for you – from home improvements and furniture, to medical emergencies or a mortgage on a new house.

WesBanco offers:

- ◆ Home Equity Lines of Credit
- ◆ New and Used Vehicle Loans
- ◆ Personal Loans and Lines of Credit
- ◆ Secured Loans
- ◆ Mortgage Loans
- ◆ Credit Cards



Mortgage

WesBanco Mortgage Solutions offers a wide range of products at competitive rates, low down payment options, an online application service and tailored customer service to find the mortgage products to fit your needs. Our flexible programs can help you purchase or build a new home, renovate an existing home or purchase and renovate at the same time.

WesBanco offers:

- ◆ Conventional Fixed Rate and Adjustable Rate Mortgage Loans
- ◆ FHA, VA and USDA Loans
- ◆ Portfolio Loans
- ◆ Plus, Specialty Loan Programs

Our experienced Mortgage Loan Officers will help select the loan that best fits your needs and expectations. WesBanco offers evening and weekend loan appointments and pre-qualifying interviews to potential homebuyers. Plus, you can apply online anytime at wesbanco.com.

The creditor and issuer of credit cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A., Inc. and American Express. American Express is a federally registered service mark of American Express.





Overdraft Protection

Overdraft Programs

We all try to be careful about managing our money, but sometimes we slip up by spending more than we have in the bank. WesBanco can free you from the worry of overspending by providing you with Overdraft Protection on your account. Call WesBanco to find out more about how we can help cover your overdrafts.



Some Ways to Protect Against Overdrafts:

If your account gets overdrawn, WesBanco can apply available funds from your other accounts to cover your overdrafts.

♦ **Savings Accounts or Checking Accounts** – can be linked together to automatically transfer available funds from your savings account¹ to your checking account to cover overdrafts.*

♦ **Home Equity Line of Credit Plan** – can cover your checking account when you do not have sufficient funds to cover written checks. This automatically transfers a minimum of \$250 to your checking account when you do not have sufficient funds and charges that amount to your line of credit. Works anytime, anywhere and saves you a visit to the bank to make that transaction personally.

♦ **Personal Line of Credit (PLOC)** – an unsecured line of credit that can be tied to your personal or sole proprietor's checking account(s). Minimum payment will be automatically deducted from your checking account on the payment due date.

All transfers will be detailed on your checking account, savings account or line of credit statements. Personal Line of Credit transfers will be in multiples of \$50.

Eligibility restrictions may apply.

*See Schedule of Fees.

¹ Federal regulation limits the number of electronic or telephone transfers, or checks, automatic or pre-authorized transfer to a third party from savings and money market accounts to six per statement cycle. An \$11 excessive transaction fee may be assessed on any of these types of transfers that exceed six per statement cycle, with a maximum fee of \$33. Exceeding withdrawal limitations may result in fees, account closure, change of account type, termination of transfer capability, or other remedial action.



Contact Information

Thanks for getting to know WesBanco

We feel strongly that our merger with Old Line Bank and its 37 financial centers means only good things for our customers. And now that you know about our services and products, we hope that you look forward to banking with us as much as we look forward to serving you.

As we continue to grow, we assure you that we won't lose sight of our customer-focused philosophy that has helped us get to where we are today. We encourage you to get to know WesBanco better.

We pledge to serve your financial needs beyond expectation and officially welcome you to the WesBanco community on February 22, 2020.



This Welcome Guide provides an overview of what WesBanco has to offer. To learn more about any of our products and services, visit our website at wesbanco.com.

You can also call us at 800-905-9043 or stop by any banking center and meet with us.

Contact information for the WesBanco headquarters:



WesBanco, Inc.
1 Bank Plaza
Wheeling, WV 26003
304-234-9000 | 800-905-9043



WesBanco Bank, Inc. is a Member FDIC.

Fee changes indicated in bold

Consumer Account Fee Schedule

Accounting and Customer Services	WesBanco Bank Fee as of February 22, 2020	Old Line Bank Fee
Returned Item Charge - Your Check or Electronic Debit Item Returned because of Nonsufficient Funds (per item)	\$35.00*	\$35.00
Overdraft Charge (per debit)	\$35.00*	\$35.00
Collection Charge (if overdraft is not covered after 10th day, and every 10 days thereafter if not covered)	\$10.00	\$5.00 per five (5) days
Overdraft Transfer Fee	\$5.00 per transfer	\$5.00 per transfer
Returned Deposited Item (initial return)	\$4.00 per item	\$10.00 per item
Charge Back Fee	\$11.00 per item	\$10.00 per item
Stop Payments (per request)	\$35.00	\$30.00
Charged Off Account Fee	\$10.00	N/A
Statements on Request	\$5.00 each	\$5.00 each
E-Statement with Images	Free	Free
Telephone Transactions	\$3.00 each	\$7.50 each
Telephone Balance Inquiries	\$1.00 each	\$1.50 each
WesBancoLine Transactions and Balance Inquiries	Free	Free
Statement Reconciliation	\$25.00 per hour	Minimum \$20
CD ROM w/images	\$25.00 each	Individually Priced
ATM Fees - WesBanco branded or Allpoint Network machines	No Charge	No Charge
ATM Fees - All other machines (Charges from other institutions may also apply)	\$2.50 per transaction	\$1.50 per transaction
ATM Card Replacement Fee	\$5.00 each	\$6.00 each
On-Line Statement Request	\$1.00 each	No Charge
Check Copies (over 3)	\$5.00 each	\$4.00 each
Counter Checks	\$0.50 each	No Charge
Check Printing	Fee Depends on Style of Check Ordered	Fee Depends on Style of Check Ordered
Checks Printed by Unapproved Vendor	\$0.50 per item if unsuitable for automated handling	No Charge
Cashier's Check	\$6.00 each	\$6.00 each
Money Order	\$6.00 each	\$2.50 each
Zippered Bag	\$5.00 each	\$5.00 each
Close Account within 90 Days of Opening	\$25.00	\$15.00
Other Available Services	WesBanco Bank Fee as of February 22, 2020	Old Line Bank Fee
Incoming Wire Transfer	\$15.00 each	\$15.00 each
Outgoing Wire Transfer	\$25.00 each	\$20.00 each
International Wire	\$60.00 each	\$60.00 each
Research Time	\$25.00 per hour	\$20.00 per hour
Internet Bill Pay	No Charge	No Charge
Medallion Signature Guarantee Service	\$20.00	No Charge
Collection Items	WesBanco Bank Fee as of February 22, 2020	Old Line Bank Fee
Incoming Checks, Outgoing Checks and Sight Drafts	\$20.00 each	\$20, \$35 US Funds, \$55 Foreign
Bond Redemption	\$20.00 each	No Fee, Non-Customer up to \$1,000
Coupon Redemption/Envelope	\$10.00 per envelope	N/A
Returned Coupons	\$20.00 each	N/A
Notice of Levy	\$75.00 each	\$150.00 each

¹ An Overdraft or Nonsufficient Funds Fee can be created by check, in-person withdrawal, ATM withdrawal, debit card transaction, preauthorized automatic debit, telephone-initiated transfer or other electronic means.



Time Deposit Change in Terms Notice

We are excited to welcome you to WesBanco. This notice is to advise you that at the close of business on February 21, 2020, your Old Line Bank Certificate of Deposit (time deposit account) will be transferred to WesBanco Bank, Inc. There will be no changes to the terms of your current certificate until it matures at WesBanco.

If your time deposit renews prior to February 22, 2020, we will apply Old Line Bank's terms and agreement until it matures at WesBanco. If your time deposit renews on or after February 22, 2020, you will have 10 days to redeem the account without penalty.

After that grace period, your account will be renewed for another term and will be subject to WesBanco's terms and agreement.

Please be advised that the interest rate and annual percentage yield on a renewed time deposit with WesBanco will be determined at the time of renewal, subject to market conditions. You may obtain the new interest rate on your time deposit by contacting your local WesBanco Banking Center on or after the maturity date.

At the time of automatic renewal, some of the features and benefits of your time deposit will change. Below is a summary of these changes.

Term changes indicated in **bold**

Old Line Bank Time Deposit	WesBanco Time Deposit
Interest is credited and compounded daily, monthly, quarterly, or annually.	Interest is credited and compounded quarterly.
Term (length) of deposit	Same or comparable term
If CD is redeemed during grace period, interest is paid from the date of maturity to date of redemption	If CD is redeemed during grace period, no interest is paid from the date of maturity to date of redemption

If you have any other questions or concerns regarding your certificate, please contact your local WesBanco Banking Center after February 21, 2020. Our personal bankers look forward to serving you.



Please note: The differences from your current account disclosures are highlighted in bold italics on pages 24-31.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to **\$2,500.00** of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than **45 calendar days** after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: 800-905-9043 ext. 49603

Mail at: WESBANCO BANK INC,
Attn: Check Processing,
1 Bank Plaza,
Wheeling, WV 26003

You must contact us within **40 calendar days** of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- ◆ A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- ◆ An estimate of the amount of your loss;
- ◆ An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- ◆ A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.

Consumer Deposit Account Agreement

Definitions.

Throughout this Agreement, the terms "you," "your," and "account owner" refer to the Customer whether or not there are one or more Customers named on the account, and the terms "we," "our," and "us" refer to the Bank, WESBANCO BANK INC.

General Agreement.

You understand that the following Account Agreement ("Agreement") governs your account with us, along with any other documents applicable to your account, including all account opening disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening disclosures include a schedule of fees and charges applicable to the account, the interest rate(s) and applicable Annual Percentage Yield, compounding and crediting of interest, minimum balance requirements, and other pertinent information related to the account. The information found in the account opening disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

Your choice of account.

You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

Ownership.

Individual account. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate.

Joint with Right of Survivorship Account. The joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

Joint without Right of Survivorship Account. The tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as tenants in common and that there shall not be a right of survivorship between the tenants. Upon the death of a tenant, we may pay the decedent's share of the account to his or her estate. If there is more than one surviving tenant, then between the surviving tenants, the account shall continue to be held as a joint account without right of survivorship. When there is only one surviving tenant, the account shall be treated as an individual account.

Payable on Death Account. A Payable On Death account permits the account owner(s) to transfer the account to named beneficiaries. If two or more account owners create a Payable On Death account, then between the account owners, the account is treated as a joint account with right of survivorship. The account owners(s) may withdraw all or part of the funds at any time. The account owner(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. A beneficiary can

continued

Consumer Deposit Account Agreement

only acquire withdrawal rights by surviving all of the account owners. If more than one named beneficiary survives all of the account owners, then the beneficiaries will be entitled to equal shares of the funds without right of survivorship, unless otherwise indicated. If no beneficiary survives all of the account owners, then the account shall be treated as an individual account (if there is one surviving account owner) or as a joint account with right of survivorship (if there is more than one surviving account owner). In that case, the account will be in the name(s) of the surviving account owner(s), rather than a Payable On Death Account.

In Trust for Account. An In Trust For account permits the account owner (trustee) to transfer the account (trust) funds to a named beneficiary. The trustee may change the named beneficiary at any time by written direction in a form acceptable to us. The trustee may withdraw all or part of the funds at any time. Such payment or withdrawal shall constitute a revocation of the trust for the amount withdrawn. The beneficiary can only acquire withdrawal rights by surviving the trustee. If the beneficiary does not survive the trustee, then the trust shall terminate and title to the account shall vest in the trustee. In that case, it will be treated as an individual account in the name of the trustee, rather than an In Trust For account.

Custodial Account. Any custodial account maintained is subject to the West Virginia Uniform Transfers to Minors Act, or similar applicable law, as adopted by the state. The account must be opened in the name of a custodian for the minor. There may be only one custodian and one minor for each account.

Fiduciary Account. Fiduciary accounts are those established by a person acting for the benefit of another person. Fiduciary accounts include, but are not limited to, guardianship, conservatorship, formal trust, and agency accounts. We reserve the right to require documents and authorizations we believe are necessary or appropriate to satisfy us that the person(s) requesting or directing the transactions related to a fiduciary account have the authority to engage in such transactions. We will continue to honor the fiduciary authority presented until we receive written notice that the authority has been altered or terminated and we have had a reasonable time to act on that notice.

Escrow, Trust, Fiduciary and Custodial Accounts. When your account is set up as an escrow account, trust account, fiduciary account or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

Transfers and Assignments.

We may assign any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

Power of Attorney.

If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

Restrictive Legends.

We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required," "must be presented within 90 days" or "not valid for more than \$1,000.00."

Stale or Postdated Checks.

We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

Preatuthorized Checks or Drafts.

You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

Verifying Funds Availability for Check.

You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

Check Safekeeping.

If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Schedule of Fees or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

Substitute Checks.

To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the original items with a slightly reduced image of the front and back of the original item. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original item. Some or all of the items that you receive back from us may be substitute checks.

Withdrawals.

Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

Deposits.

Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

Collection of Deposited Items.

In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement.

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Consumer Deposit Account Agreement

for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

Statements.

We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for unauthorized signature or alteration on the front of the item reported to us after one year from the time we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

Combined Statements.

You must have a checking account to serve as the lead account in the combined statement relationship. You may join an unlimited number of checking, savings, time deposits and loan accounts to the combined statement relationship as long as the ownership on all accounts joined is the same ownership with the same combination of account holders as the lead checking account and it is not an Individual Retirement Account.

ACH And Wire Transfers.

This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state of West Virginia. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwires Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the

Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

Your Responsibility for Back of Check.

All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

Stop Payments.

You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the item or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only, and must be confirmed by you in a record or writing within that period. If the record or confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the item on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. A Stop Payment Order on an EFT debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization). You will be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check. A release of the Stop Payment Order may be made only by the person who initiated the stop payment request. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

A Stop Payment Order may be placed on either a one-time transfer or on a multiple debit entry transfer. If you request a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. If the Stop Payment Order is requested for an Electronic Check Conversion or other one-time transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable

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Consumer Deposit Account Agreement

opportunity to act on it prior to acting on the debit entry, otherwise this Stop Payment Order shall be of no effect. Oral stop payment orders are binding on us for 14 calendar days only, and must be confirmed by you in a record or writing within that period.

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), *NACHA Operating Rules*, and any applicable state law.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

Death Or Incompetency.

Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

Non-Sufficient Funds and Overdrafts.

If your account lacks sufficient funds available to pay a check, preauthorized transfer or other debit activity presented for payment, we may (1) return the item, or (2) pay the item at our discretion. If we return the item without paying it, we may charge you a non-sufficient funds fee. If we do pay the item on your behalf, you will be responsible to pay the overdrawn balance and an overdraft fee. Overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Our handling of these items may subject your account to a fee as disclosed in the fee schedule or other Disclosures.

Processing Order.

We will process items, such as credits, checks, and other debit items in accordance with our processing order policy. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees. *In determining if an account is overdrawn, we sort items for processing first by transaction type in the following order: debit memos and telephone transfers, ATM, PIN-based debit card transactions, signature-based debit card transaction, pre-authorized debit transactions, bill pay transactions, other electronic transactions, and then paper-based checks or drafts. After sorting by transaction type, all transaction types, except for paper based checks or drafts, are then processed in a low to high dollar amount order. Within check and draft transaction types, items are processed by check number order, first for transactions initiated at bank offices and then for other paper-based items.*

Signatures.

Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts or other orders for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a

separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

Dual Signature Accounts.

If you require dual signatures, or more than two signatures, on your account, it is your responsibility to monitor, enforce and control such requirements as an internal control. The Bank will not examine items to monitor or enforce dual signature or multiple signature requirements for you and the signature of any authorized signer constitutes the authorized signer of an organization or individual for purposes of this account agreement for items drawn on the account.

Fees, Service Charges, and Balance Requirements.

You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

Withdrawal Notice Requirements.

If your account is a Savings, NOW, or Money Market account, we have the right to require seven days prior written notice from you of your intent to withdraw any funds from your account.

Set-Offs and Security Interest.

If you ever owe us money as a borrower, guarantor or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

Claims.

In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

Dormant Accounts.

You understand that if your account is dormant, may charge fees specified in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

Attorneys' Fees and Expenses.

You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you.

continued

Consumer Deposit Account Agreement

This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

Legal Process Against Account.

You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

Closing Account.

We may close the account at any time, with or without cause, after sending you notice as required by the law. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

Our Waiver of Rights.

You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

Your Waiver Of Notice.

By signing the signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

Notice.

You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

Telephone And Electronic Communication.

You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

Amendments and Alterations.

You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders. We may change any term of this agreement by giving you notice as required by law. If the law does not require a particular type or period of notice, we can post the change in our lobby or other public area for five days before it takes effect. If you use the account after the effective date of a change, that indicates your acceptance of the change.

Effective Applicable Laws and Regulations.

You understand that this Agreement is governed by the laws of West Virginia, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

Temporary Documents.

If you have asked us to create the account for multiple owners or authorized signers, we can limit use of the account until all have signed.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

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

Regulation CC Initial Disclosure

Purpose of this Disclosure.

The information here describes our policy of holding deposited items in a transaction account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary, our policy is to make your funds available on the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to WESBANCO BANK INC.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

Determining the Availability of Your Deposit.

The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

Availability Schedule.

Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

Longer Delays May Apply.

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$200.00 of your deposits, however, may be available on the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- ◆ We believe a check you deposit will not be paid.
- ◆ You deposit checks totaling more than \$5,000.00 on any one day.
- ◆ You redeposit a check that has been returned unpaid.
- ◆ You have overdrawn your account repeatedly in the last six months.
- ◆ There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the **fifth Business Day** after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Deposits at Automated Teller Machines.

If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 3:00 pm on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 3:00 pm or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

Additional Deposit Information. Special Rules for New Accounts.

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Electronic Fund Transfers Initial Disclosure

Consumer Liability.

Tell us AT ONCE if you believe your card or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning us is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money that you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Consumer Liability for Unauthorized Visa branded card transactions. Tell us AT ONCE if you believe your WesBanco Money Card has been lost, stolen or fraudulently used online or offline or of any unauthorized transactions. Your liability for unauthorized WesBanco Money Card transactions that take place on the Visa system is zero dollars (\$0.00). With respect to unauthorized transactions, these limits may be exceeded to the extent allowed under applicable law (see above paragraphs) only if we determine that you were negligent or fraudulent in the handling of your account or WesBanco Money Card. Visa's Zero Liability Policy does not apply to Visa corporate or Visa purchasing card or account transactions, or any transactions that are not processed by Visa. A written statement regarding unauthorized claims will be required.

Contact in Event of Unauthorized Transfer.

If you believe your card or code has been lost or stolen or that someone has transferred money from your account without your permission, *call: (800) 905-9043 or write: WESBANCO BANK INC., Electronic Banking Department, 1 Bank Plaza, Wheeling, WV 26003.*

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Business Days.

For purposes of these disclosures, our business days are Monday through Friday. Federal holidays are not included.

Transfer Types and Limitations.

Account Access. You may authorize certain direct deposits to your checking or savings account. You may authorize certain bills and other payments to be deducted from your checking or savings accounts.

You may use your card or code to:

- ◆ Withdraw cash from your checking and savings accounts.
- ◆ Make deposits to your checking and savings accounts.

PLEASE NOTE: If using your WesBanco Money Card®, deposits to your checking or savings account may only be made at a WesBanco-owned ATM.

- ◆ Transfer funds between your checking and savings accounts.
- ◆ Pay for purchases at places that have agreed to accept the card or code.
- ◆ Use our online banking service to pay bills from your checking account OR use our WesBancoLine to transfer funds between your checking and savings accounts or to make a WesBanco loan payment from your checking or savings account (optional services).

Some of these services may not be available at all terminals.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- ◆ Pay for purchases
- ◆ Pay bills

continued

Electronic Fund Transfers Initial Disclosure

Limitations on Frequency of Transfers:

You can make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks or similar order from a Savings Account or Money Market Account per month or statement cycle. If you exceed this transaction limit, you will be charged \$11 for each transaction in excess of the stated limit.

Limitations on Dollar Amounts of Transfers:

- ◆ You may withdraw up to **\$305.00** from our terminals using your card or code each day.
- ◆ You may buy up to **\$3,000.00** worth of goods or services each day by using your card or code in our point-of-sale transfer service.
- ◆ We reserve the right to limit the total balance in certain accounts.

For details, refer to the Truth-in-Savings disclosure provided at account opening.

Fees.

If you conduct a transaction with the ATM/Debit Card in a country outside of the United States of America, Puerto Rico or the U.S. Virgin Islands, there will be a transaction fee that will appear on your monthly statement:

- ◆ *If involving only U.S. dollars, the transaction fee is 0.8% of the transaction amount.*
- ◆ *If involving multiple currencies, the transaction fee is 1.0% of the transaction amount.*

We will charge you \$2.50 each transaction, if you use a non-WesBanco branded or STARsf/Allpoint Network machine.

See separate Schedule of Fees for additional fees that may apply.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Confidentiality.

We will disclose information to third parties about your account or the transfers you make:

- ◆ Where it is necessary for completing transfers, or
- ◆ In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant, or
- ◆ In order to comply with government agency or court orders, or
- ◆ If you give us written permission.

Documentation.

Terminal Transfers. You can get a receipt at the time you make any transfer that exceeds \$15.00 to or from your account using one of our automated teller machines or point-of-sale terminals.

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at **(800) 905-9043** to find out whether or not the deposit has been made.

Periodic Statements. You will get a monthly account statement unless there are no electronic transfers in a particular month. In any case, you will get the statement at least quarterly. You will not receive a periodic statement if your account is a passbook account. Present your passbook and we will record any electronic deposits to your account since the last time you brought in your passbook.

Preauthorized Payments.

Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: **call us at (800) 905-9043, or write us at WESBANCO BANK INC., 1 Bank Plaza, Wheeling, WV 26003**, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call. We will charge you **\$35.00** for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability.

If we do not complete a transfer to or from your account on time, or in the correct amount according to your agreement with us, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in your agreement with us.

In Case of Errors or Questions About Your Electronic Transfers.

Telephone us at (800) 905-9043 or write us at WESBANCO BANK INC., Electronic Banking Department, 1 Bank Plaza, Wheeling, WV 26003 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You will:

- ◆ Tell us your name and account number (if any).
- ◆ Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- ◆ Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if VISA® Checkcard point-of-sale transaction and 20 business days if new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point-of-sale, or foreign-initiated transactions) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if VISA® Checkcard point-of-sale transaction and 20 business days if new account) for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For the purpose of this paragraph, an account is a new account for a period of 30 days from the date of the first deposit to the account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Exchange Rate for Foreign Transfers.

If a transfer takes place outside of the United States and is in a foreign currency, Visa will convert the transfer into U.S. dollars by using their own currency conversion procedures. The exchange rate will be determined in one of two ways: (1) the exchange rate will be selected from the range of rates available in the wholesale currency markets for the central processing date (which may be different from the rate received by Visa or MasterCard), or (2) the exchange rate will be a government-mandated rate in effect for the applicable central processing date, plus any adjustment determined by the card issuer and disclosed separately in the fee section of the cardholder agreement. The currency exchange rate used may differ from the rate in effect when your transfer occurred or was posted to your account.

Safe Deposit Box Lease, Rules and Regulations

DEFINITIONS. Bank leases to Renter, and also Renter leases from Bank, the Safe Deposit Box and located in the vaults of Bank according to the terms and conditions set forth below. Throughout this Lease, the terms "you" and "your" refer to the Renter, whether or not one or more, named on the Lease, and the terms "we," "our," and "us" refer to the Bank, WESBANCO BANK INC.

NATURE OF LEASE. You agree to lease the Safe Deposit Box for the sole purpose of storing items not inherently dangerous or otherwise of a character likely to cause damage to our premises. You will not use the Safe Deposit Box for any unlawful purpose. You will be liable to us for all damages resulting from a violation of this Lease.

ANNUAL RENTAL FEE. You agree to pay the Rental Fee set forth above, in advance, on an annual basis, with the first payment due on the date of this Lease. We may change the Rental Fee from time to time by notifying you in our invoice to you. In addition to the Rental Fee, you agree to pay such service charges, late charges, security deposits, drilling fees and any other fee or charge that we may establish from time to time.

AUTOMATIC RENEWAL. This Lease will automatically renew unless terminated by either party according to its terms.

LOSS OF ACCESS DEVICE. By executing this Lease, you acknowledge receipt of 2 key(s) or have personally established the combination or other authorized access to the Safe Deposit Box. You agree not to duplicate any key(s) or access device provided to you. We retain no access device or information that would open the Safe Deposit Box. If you misplace or lose one or more of the keys, combinations, or other approved access device, you must immediately give us written notice of that fact. You will be responsible for any and all expenses of replacing an access device, opening the Safe Deposit Box, or changing any lock. We may require advance payment from you of these expenses.

AUTHORIZED ACCESS. We will grant access to the Safe Deposit Box only to you, or your duly authorized attorney in fact or agent, deputy, or legal representative upon receipt of a signed form either supplied by or approved by us. The authority of any attorney in fact or agent, deputy, or legal representative will continue until we have received written notice of the revocation of such authority from you.

ACCESS TO SAFE DEPOSIT BOX. You will have access to the vaults in which the Safe Deposit Box is contained during regular customer business hours of every business day. We may limit or lengthen these hours at our discretion. We are not liable for any mechanical failure which prevents locks from operating. We may temporarily close the vault due to fire, mobs or any other reason we feel is necessary to ensure the security of the vault.

BANKRUPTCY, INCAPACITY, OR DEATH OF RENTER. Each person entitled to access the Safe Deposit Box agrees that before seeking access to the Safe Deposit Box, he or she will notify us of the death of any other person having the right of access to the Safe Deposit Box. We may rely exclusively upon the absence of any such notification in allowing access to the Safe Deposit Box. We may refuse access to the Safe Deposit Box upon a Renter's bankruptcy, incapacity, or death, to the extent permitted by law. We agree to list the contents of the Safe Deposit Box for tax purposes or any other reason that may be required or permitted by law. We may refuse withdrawal of any of the Safe Deposit Box's contents: until (1) we have received satisfactory evidence of the authority of any legal representative named for Renter or Renter's estate and (2) the requirements of any applicable laws pertaining to notice and withdrawal have been met.

DENIAL OF ACCESS; COURT ORDERS. We may refuse access to the Safe Deposit Box if the rent or any other charges owing under this Lease are past due or remain unpaid, or if we are served with certain orders or writs of process by any court or other authority, to the extent permitted by law. We are not responsible for judging whether any order or process is valid or whether the court or authority issuing the order or process has the right to do so. We will not be liable to you for any damages or losses when we comply with all provisions of law or any court order applicable to the Safe Deposit Box.

DEFAULT. You will be in default on the day following any of these events: (1) if you fail to surrender possession of this Safe Deposit Box to us on the termination date of this Lease; (2) if you do not pay the rent and other charges required under this Lease on the date due; or (3) if you breach any other provision of this Lease. Other charges required under this Lease may include the costs for forcibly opening and repairing your Safe Deposit Box, replacing the lock and keys and resetting the combination, notary fees, notifying you, advertising, selling or disposing of the contents of your Safe Deposit Box, interest on amounts due, and reasonable attorney fees and costs, to the extent permitted by law.

OUR REMEDIES AFTER DEFAULT. You must correct such a default within a period of 30 days. Otherwise, we will give you written notice requesting you to pay the due rent and charges and correct any other default 60 days after the date we mailed the notice. If you do not pay the due rent and charges and correct any other default within that period, we may act as permitted by law to forcibly open the Safe Deposit Box and remove all its contents. We may store the contents at your expense without any liability for their safekeeping for as long law requires, or if no period is specified, for 90 days after the opening of the Safe Deposit Box. By executing this Lease, you agree that we have a lien on all of the contents of the Safe Deposit Box for any charge and rent due under this Lease. If the charges are still not paid and any other default remains during this time, then we have the right to sell, transfer or dispose of all or any part of the contents as permitted by law. We will use any proceeds that we receive from such a sale to reimburse us for all rent and charges. Any surplus will be disposed of in accordance with applicable state law. If any deficiency exists after such a sale, you agree to pay such amount to us upon demand. You also agree that we have a claim upon the proceeds of any sale by other authorized persons. We may also exercise any other remedy permitted by law.

OUR RIGHT OF SETOFF. If you are in default on the rent or other charges due under this Lease, and you have an account with us, we reserve the right to charge any account you have with us for the amount due.

NO BAILEMENT. The contents of the Safe Deposit Box are unknown to us, and we do not exercise any supervision or control over such contents, except in those situations where we are authorized to forcibly open the Safe Deposit Box. Therefore, our relationship with you during the term of this Lease will not be that of bailee and bailor.

CONTENTS NOT INSURED. We do not provide insurance coverage for the contents of the Safe Deposit Box, nor are the contents insured by the Federal Deposit Insurance Corporation (FDIC). You may, at your own expense, secure your own insurance.

LIABILITY. You assume all risks arising from the use of the Safe Deposit Box or our storage of the contents, to the extent permitted by law, as well as provided below. We will not be liable for any loss by theft, burglary, robbery, embezzlement, fire, or any other reason unless we fail to exercise reasonable care. We will use reasonable care to prevent the opening of the Safe Deposit Box by any individual other than you, your legal representative, attorney in fact or agent, or any other person authorized by law or by this Lease. If you leave an item in the Safe Deposit Box which is missing on your subsequent entry to it, this does not: (a) raise the presumption that the property was lost by our negligence or wrongdoing; or (b) place on us the burden of proving that the loss was not our fault. Our total liability for any loss resulting from our negligence shall not exceed 0 times the annual rental charged for the Safe Deposit Box. However, we will not be liable, regardless of our negligence, for the loss of any money, negotiable securities, jewelry, collectibles, or other tangible property of value.

ASSIGNMENT OR TRANSFER. We may assign or transfer any or all of our interest in this Lease, and in the Safe Deposit Box and vault without your consent. You will not assign this Lease or sublet the Safe Deposit Box. We have the right at any time to remove any Safe Deposit Box to a different location upon giving you notice 10 days prior to the removal of the Safe Deposit Box.

NOTICES. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the latest address supplied. You are responsible for notifying us of any address or name changes and other information affecting your Lease. Such notice shall be in a form and manner acceptable to us with sufficient information to allow us to the Safe Deposit Box.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

AMENDMENTS AND ALTERATIONS. Notice will be given to you if we change the terms of this Lease at any time by mailing notice to your latest address as shown on our Safe Deposit Box records, by posting a notice of any such changes at our main office, or as otherwise required by law. In any event, the changes will be effective upon the date specified in the notice, but that date will be no less than 10 days following the date of posting or mailing to your address, to the extent permitted by law.

ATTORNEYS' FEES AND EXPENSES. You agree to be liable to us for any loss, costs, or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your Lease, and you authorize us to deduct any such loss, costs, or expense from any account held with us without prior notice to you. This obligation includes disputes between yourself and us involving the Lease and situations where we become involved in disputes between you and any other person having the right of access to the Safe Deposit Box, another joint renter or a third party claiming an interest in the Safe Deposit Box. It also includes situations where you, any person entitled to access the Safe Deposit Box, another joint renter, or a third party takes action with respect to the Safe Deposit Box that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

TERMINATION BY US. We may terminate this Lease by giving you 10 days' written notice. You must surrender the Safe Deposit Box and the keys we have given you or the combination to the Safe Deposit Box, at the expiration of the 10 days' notice period. At your request, if you are not in breach of your obligations under this Lease, we will pay you a pro rata refund of any rent paid in advance.

TERMINATION BY YOU. You may terminate this Lease by giving us 10 days' written notice and by surrendering to us the Safe Deposit Box and the keys or combination to the Safe Deposit Box. You will not be entitled to a refund of any advance rent paid if you terminate this Lease. You will remain liable to us for all damages you have caused as well as for all unpaid rent. By surrendering the Safe Deposit Box and the means of access to the Safe Deposit Box, you will release us from all liability under this Lease.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS. You understand that this Lease is governed by the laws of West Virginia, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of this Lease. We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Lease come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

TEMPORARY DOCUMENTS. If you have asked us to create the account for multiple owners or authorized signers, we can limit use of the account until all have signed.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

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

FACTS	WHAT DOES WESBANCO DO WITH YOUR PERSONAL INFORMATION?	Reasons we can share your personal information	Does WesBanco share?	Can you limit this sharing?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ Assets and account balances ■ Payment history and credit history 	For our marketing purposes – to offer our products and services to you	Yes	Yes
		For joint marketing with other financial companies	Yes	Yes
		For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
How?	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons WesBanco chooses to share; and whether you can limit this sharing.	For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
		For our affiliates to market to you	Yes	Yes
		For nonaffiliates to market to you	No	We don't share

Who we are

Who is providing this notice?	WesBanco Bank, Inc., WesBanco Securities, Inc., WesBanco Insurance Services, Inc., and WesMark Funds
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What we do

How does WesBanco protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Our affiliates include companies with a WesBanco name and investment companies such as WesMark Funds.
How does WesBanco collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Give us your contact information or give us your income information ■ Provide identifying information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ WesBanco does not share with nonaffiliates so they can market to you.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes — information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Our joint marketing partners include credit card companies.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.		

To limit our sharing	Mail the form below. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 800-905-9043

Mail-in Form									
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account #(s)</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Account #(s)	
Name									
Address									
City, State, Zip									
Account #(s)									
	Mail to: WesBanco Attn: Bank Operations 1 Bank Plaza Wheeling, WV 26003								





thank you.

Want to know more about WesBanco? Give us a call at
800-905-9043 or visit wesbanco.com to find the
nearest banking center location.



WesBanco Bank, Inc. · 1 Bank Plaza · Wheeling, WV 26003 · 800-905-9043 · wesbanco.com



WesBanco Bank, Inc. is a Member FDIC.