



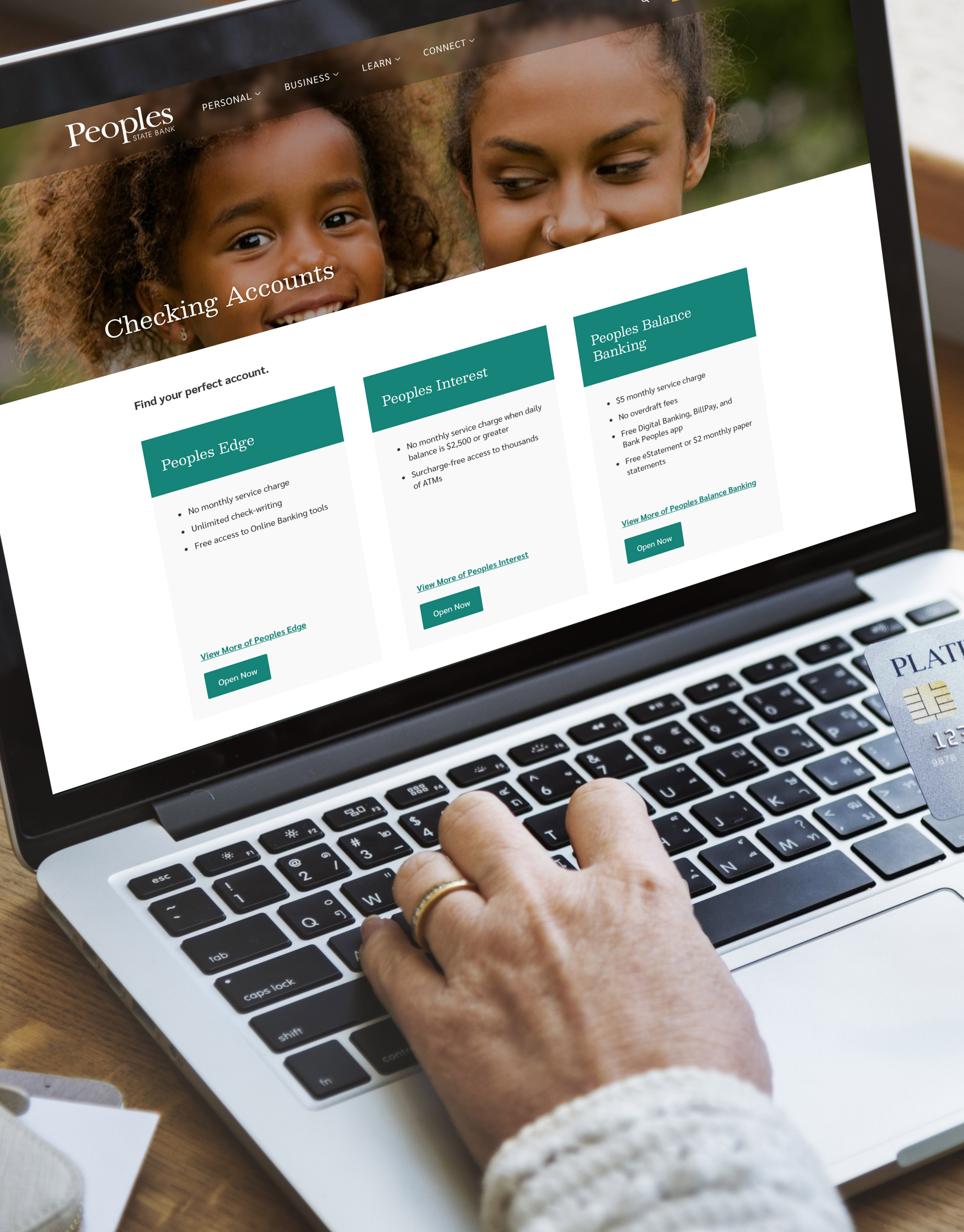
PERSONAL CHECKING & SAVINGS

Peoples
STATE BANK

bankpeoples.com | 888.929.9902
customerservice@bankpeoples.com

MEMBER FDIC





Most of our checking accounts include these value added services...

- online banking and BillPay
- eStatements
- online financial management tools
- mobile banking
- debit card
- Send and receive money with Zelle®
- unlimited check writing
- optional overdraft protection †
- mobile deposit anywhere

† Not available with Peoples Balance Banking



CHECKING OPTIONS

	overview of account	monthly service charges
PEOPLES EDGE CHECKING	<p>Get an edge on your finances and take advantage of all of Peoples' online financial management tools.</p> <ul style="list-style-type: none">• Eligible for Peoples Super Saver Account	No monthly service charge
PEOPLES INTEREST CHECKING	<p>Put your money to work with this interest earning account.</p>	<p>No monthly service charge when daily balance is \$2,500 or greater</p> <p>Otherwise just \$6 per month</p>
PEOPLES BALANCE BANKING	<p>An account with no overdraft fees—providing a safe and secure way to control your bank balance and help you keep more of your own money.</p> <ul style="list-style-type: none">• Free eStatement or \$2 monthly paper statements	<p>\$5 per month</p> <div></div>



SAVINGS OPTIONS

	overview of account	minimum daily balance to avoid monthly service charge
PEOPLES SUPER SAVER ACCOUNT	<ul style="list-style-type: none">• The earning power of a CD with the ability to access and use your money at anytime• Earn a premium interest rate on your balance up to \$15,000 with a monthly automatic transfer from Peoples Edge Checking or Peoples Balance Banking• A balance over \$15,000 earns the regular saving rate• Unlimited deposits	\$200 \$5 fee if balance falls below \$200
PEOPLES SAVINGS ACCOUNT	<ul style="list-style-type: none">• Earn interest when your balance is \$200 or more• Unlimited deposits	\$200 \$5 fee if balance falls below \$200
PEOPLES ADVANTAGE MONEY MARKET	<ul style="list-style-type: none">• Balance earns interest based on tiered rates• Unlimited deposits• Checks provide you with easy access to your money• Free use of Online and Telephone Banking	\$2,500 \$10 fee if balance falls below \$2,500
PEOPLES MONEY MARKET PLUS	<ul style="list-style-type: none">• Earn a competitive rate on balances of \$250,000 or more• Maintain full access with check-writing privileges• Easily deposit funds as often as you prefer• Conveniently manage your account within digital banking, while enjoying access to additional resources and tools to support your financial journey	\$250,000 \$25 fee if balance falls below \$250,000
ADDITIONAL SAVINGS OPTIONS	<ul style="list-style-type: none">• Certificate of Deposit (CD)• Individual Retirement Account (IRA)• Peoples Health Savings Account (HSA)• Peoples Home Savers Account (Home Expenses)	Contact your local Peoples State Bank for additional details

SAVING MADE EASY

Our financial experts agree that any good savings and investment strategy includes keeping a portion of your savings in FDIC-insured accounts like savings, money market accounts, CDs or IRAs.

The best way to grow your savings is to add to it regularly. We make it easy. With automatic transfers, you can have a specific amount automatically transferred from your Peoples checking account into your savings account on one or more designated days each month. There is no fee for this service, and it only takes a few minutes to set up. So, what are you waiting for? Start saving.

