



SWITCH KIT FAQ'S

1. What is the Peoples State Bank's Switch Kit?

The Peoples State Bank Switch Kit is an easy way to help you start a new banking relationship with People's. You can use it to help gather information about automatic payments, bill payments, direct deposit, and even close your current checking account.

2. Do I have to follow every step in the People's Quick Switch Kit?

No. Depending on what services you use, you can use the forms that best suit your needs. And we are here to help you every step of the way.

3. Are there any fees for online bill payments, recurring payments, or direct deposit?

No. Peoples State Bank offers free online bill payments*, and there are no charges for recurring/automatic payments or direct deposit.

4. What is a direct deposit?

Direct deposit is a convenient way to have funds (such as your paycheck, government benefits, dividends) directly deposited into your Peoples Checking Account. You'll have quick access to your funds and don't need to make a special trip to do your banking and it's a way to get FREE Checking.

5. How do I request direct deposit?

You can use the Direct Deposit Authorization Form to request the direct deposit of your pay into your People's Plus Checking Account. Your employer will initiate the direct deposit, so you should contact them if you have any questions about your employer's process.

6. What is an automatic bill payment?

By setting up an automatic bill payment, you authorize payees to deduct the amount of your payment from your account. You may want to consider setting up automatic payments for your mortgage, auto insurance, health club memberships, and utilities. You have peace of mind that your bills are paid on time and save money on stamps!

9. How do I know out which checking account to open?

Since we offer a variety of checking accounts, you may find it helpful to check out our comparison chart to help determine the account that is best for you.