



# PERSONAL CHECKING & SAVINGS

*Always see the Potential.*

# Peoples

STATE BANK

[bankpeoples.com](http://bankpeoples.com) | 888.929.9902  
[customerservice@bankpeoples.com](mailto:customerservice@bankpeoples.com)

MEMBER FDIC



# Online Banking

Enter your card details.

Card Number

16 Digit No.

Expiry Date

MM

YY

PIN No.

4 Digit No.

PAY

CANCEL

NOTE : WE DO NOT STORE ANY CARD DETAILS.

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

- online banking and BillPay
- eStatements
- online financial management tools
- mobile banking
- debit card
- 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 PLUS CHECKING

Providing peace of mind with one checking account and three great features to keep your family finances safer and take advantage of smart discounts.

- ATM Refunds
  - Up to \$12 in ATM fees charged to your account by using a non-Peoples ATM will be refunded each statement cycle.
  - Each ATM fee charged by Peoples for using a non-Peoples ATM will be refunded each statement cycle.
  - The refund will be for the total of the above two fees in each statement cycle.
- IDProtect® identity theft monitoring and resolution service\*
- Cellular telephone protection\*\*
- Eligible for Peoples Super Saver Account

\$6 per month

**Service charge refunded** if you keep \$2,500 or more a day<sup>1</sup> in your account AND have a direct deposit of \$750 or greater<sup>2</sup>.

### PEOPLES EDGE CHECKING

Get an edge on your finances and take advantage of all of Peoples' online financial management tools.

- Eligible for Peoples Super Saver Account

**No monthly service charge**

### PEOPLES INTEREST CHECKING

Put your money to work with this interest earning account.

**No monthly service charge** when daily balance is \$2,500 or greater

Otherwise just \$6 per month

### PEOPLES BALANCE BANKING

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.

- Free eStatement or \$2 monthly paper statements

\$5 per month



<sup>1</sup>Maintain a daily collected balance of \$2,500 or more. <sup>2</sup>This requirement may be met with one ACH deposit of \$750 or greater or a combination of ACH deposits totaling \$750 or greater in the statement cycle (the statement cycle is not the same as a calendar month).



# SAVINGS OPTIONS

	overview of account	minimum daily balance to avoid monthly service charge
<b>PEOPLES SUPER SAVER ACCOUNT</b>	<ul style="list-style-type: none"> <li>• The earning power of a CD with the ability to access and use your money at anytime</li> <li>• Earn a premium interest rate on your balance up to \$15,000 with a monthly automatic transfer from Peoples Edge Checking or Peoples Edge Plus Checking</li> <li>• A balance over \$15,000 earns the regular saving rate</li> <li>• Unlimited deposits</li> </ul>	<p>\$200</p> <p>\$5 fee if balance falls below \$200</p>
<b>PEOPLES SAVINGS ACCOUNT</b>	<ul style="list-style-type: none"> <li>• Earn interest when your balance is \$200 or more</li> <li>• Unlimited deposits</li> </ul>	<p>\$200</p> <p>\$5 fee if balance falls below \$200</p>
<b>PEOPLES ADVANTAGE MONEY MARKET</b>	<ul style="list-style-type: none"> <li>• Balance earns interest based on tiered rates</li> <li>• Unlimited deposits</li> <li>• Checks provide you with easy access to your money</li> <li>• Free use of Online and Telephone Banking</li> </ul>	<p>\$2,500</p> <p>\$10 fee if balance falls below \$2,500</p>
<b>ADDITIONAL SAVINGS OPTIONS</b>	<ul style="list-style-type: none"> <li>• Certificate of Deposit (CD)</li> <li>• Individual Retirement Account (IRA)</li> <li>• Peoples Health Savings Account (HSA)</li> <li>• Peoples Home Savers Account (Escrow &amp; Home Expenses)</li> </ul>	Contact your local Peoples State Bank for additional details

\* Some benefits require registration and activation. For complete details of this checking account, speak with a Peoples State Bank representative.

\*\* The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions.

# 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.

