

Personal Banking Accounts

	Basic Checking	Regular Checking	Senior Checking	Student Checking	
Initial Deposit	\$50	\$50	\$50	\$50	
Requirements					
Number of					
Free Deposits	Unlimited	Unlimited	Unlimited	Unlimited	
Number of					
Free Debits	10	40	40	40	
	.35 per debit over 10	.20 per debit over 40	.20 per debit over 40	.20 per debit over 40	
Interest	n/a	n/a	n/a	n/a	
Monthly Maintenance	\$5.00 subject to	\$7.00 if min balance <\$101	n/a	n/a	
Fee	applicable sales taxes	\$6.00 if min balance <\$201			
		\$5.00 if min balance <\$301			
		\$4.00 if min balance <\$401			
		\$3.00 if min balance <\$501			
		subject to applicable sales			
		tax			
Debit Card Available	Yes	Yes	Yes	Yes	
Online Banking	Yes	Yes	Yes	Yes	
Bill Pay	Yes	Yes	Yes	Yes	

Personal Banking Accounts

<u>Peoples Advantage</u>	<u>NOW Account</u>	<u>Regular Savings</u>	<u>Student Savings</u>	<u>Peoples Money Fund</u>
\$50	\$1,001	\$50	\$50	\$2,500
Unlimited	Unlimited	Unlimited	Unlimited	6
40	40	6	6	6
.20 per debit over 40	.20 per debit over 40	2.00 per debit over 6	2.00 per debit over 6	2.00 per debit over 6
n/a	See Rates	See Rates	See Rates	See Rates
n/a	\$5.00 if balance is less than \$1000 subject to applicable sales taxes	\$1.00 if balance is less than \$50 subject to applicable sales taxes	n/a	\$5.00 if balance is less than \$1000 subject to applicable sales taxes
Yes	Yes	n/a	n/a	n/a
Yes	Yes	Yes	Yes	Yes
Yes	Yes	No	No	No