





# Personal Checking Accounts

PSB Personal Checking Accounts	 REWARDS CHECKING Green Checking*	 REWARDS CHECKING CashBack Checking*	 REWARDS CHECKING CashBack with Saver*	Interest Checking	Advantage Club Checking (50 & Better)	Simply Checking
<b>Minimum to Open</b>	\$100	\$100	\$100	\$1,000	\$1,000	\$100
<b>Minimum Daily Balance</b>	\$0	\$0	\$0	\$1,000	\$1,000 or a total account relationship <sup>(5)</sup> balance of \$10,000	\$500
<b>Monthly Rewards Earned*</b>  <i>Each time you qualify, you receive:</i>	High-Yield Green Rate on the first \$25,000 in account Unlimited ATM Fee** refunds nationwide	2% Cash Back on the first \$400 of ChekCard purchases Unlimited ATM Fee** refunds nationwide	Same rewards as CashBack Checking – Rewards may be automatically transferred to a free CashBack Saver account By qualifying for CashBack, you automatically qualify for high-interest Saver rate	None	<b>Account Benefits:</b> .10% Bonus APY on CDs; Free Small Safe Deposit Box; Free Cashier's Checks (5 Per Month); Free Copies & Faxes; 1 Free Box of Checks Per Year; \$10,000 AD&D Policy <sup>(7)</sup>	None
<b>Interest Earned &amp; Credited Monthly</b>	Yes <sup>(1)</sup> Tiered Rate Schedule	None	None	Yes <sup>(2)</sup> Tiered Rate Schedule	Yes <sup>(2)</sup> Tiered Rate Schedule	None
<b>Monthly Service Fee<sup>(3)</sup></b>	None	None	None	\$7.95 To avoid service fee: Maintain \$1,000 average daily balance	\$10.00 To avoid service fee: Maintain \$1,000 average daily balance or \$10,000 total account relationship <sup>(5)</sup> balance	\$4.95 To avoid service fee: Maintain \$500 average daily balance, or accept eStatements
<b>Peoples ChekCard<sup>(4)</sup></b>	FREE	FREE	FREE	\$18 Annual Fee <sup>(3)</sup>	FREE	\$18 Annual Fee <sup>(3)</sup>
<b>ATM Usage</b>	FREE*** unlimited ATM transactions	FREE*** unlimited ATM transactions	FREE*** unlimited ATM transactions	FREE*** unlimited ATM transactions	FREE*** unlimited ATM transactions	FREE*** unlimited ATM transactions
<b>Online Banking</b>	FREE (required)	FREE (required)	FREE (required)	FREE	FREE	FREE
<b>Bill Pay<sup>(3)</sup></b>	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month
<b>Statements</b>	FREE eStatement with images (required)	FREE eStatement with images (required)	FREE eStatement with images (required)	Monthly statement with images FREE eStatement	Monthly statement with images FREE eStatement	Monthly statement with images FREE eStatement
<b>Statement Cycle</b>	End of the month <sup>(6)</sup>	End of the month <sup>(6)</sup>	End of the month <sup>(6)</sup>	End of the month <sup>(6)</sup>	End of the month <sup>(6)</sup>	3rd of the month

## \*PSB REWARD CHECKING ACCOUNTS

To qualify for Green Checking and CashBack Checking rewards, within each monthly qualification cycle you must:

- Have at least 12 debit card purchases post and settle (excludes ATM transactions)
- Have at least 1 direct deposit or automatic payment (ACH) post and settle
- Accept and receive Electronic eStatements



\*Qualifying transactions must post and settle to the account during the monthly qualification cycle. Transactions may take one or more business days from the date transaction was made to post and settle to the account. No category restrictions. Peoples ChekCard transactions must be posted to your account no later than the day prior to statement being produced. Your statement will be produced on the last business day of each month. Limited to personal accounts only; 1 account per person. No minimum balance required to earn rewards or to maintain account.

\*\*Unlimited nationwide ATM Fee refunds per cycle provided only if qualifications are met within the monthly qualification cycle. ATM surcharges greater than \$4.99 are not automatically refunded and require the presentation of a receipt for refund.

(1) We use the daily balance method to calculate the interest on your Green Checking account. This method applies a daily periodic rate to the principal in the account each day. Earn a base rate if qualifications are not met.

## IMPORTANT NOTES

\*\*\*ATM transactions at Privileged Status ATMs are surcharge free.

(2) We use the average daily balance method to calculate the interest on your Interest and Advantage Club Checking accounts. This method applies a periodic rate to the average daily balance in the account for the period.

(3) Sales tax may apply.

(4) Peoples ChekCard available to qualified customers upon separate application.

(5) The relationship includes personal checking, savings, certificate of deposits, IRAs, current balance on consumer loans and HELOC (credit limit). Excluding residential real estate loans and Check Credit loans.

(6) Statements produced on last business day of the month.

(7) Limited to eligible persons.

Interest rates are subject to change at the bank's discretion at any time. The annual percentage yield may vary due to the interest rate changes and fees. Please ask a bank representative for current interest rates and annual percentage yields based on designated balance tiers.

**If you don't qualify, don't worry! You can get back to earning rewards the very next qualification cycle.**