

Online Banking

Point, Click, BANK

Access your personal and business accounts 24 hours a day, 7 days a week, all from your computer.

Check balances, transfer money, see your checks online and more. No special software is needed as it is easily and readily available through a secure connection to our website.

Bill Pay

With Bill Pay, you can pay one or all your bills with the click of a mouse. No more stamps, no more checks—no more hassles! You can even set up recurring payments and never have to worry about sending them out on time—it's fast and easy!

Sign-up NOW!

You can start enjoying the convenience of Peoples Online Banking and Bill Pay today! Visit with a Customer Service Representative to activate your accounts.

www.peoples-ebank.com

Health Savings Account

A Health Savings Account is a tax-exempt account established for the purpose of paying medical expenses in conjunction with a high-deductible health plan.

- Earns interest
- Includes Debit Card
- No minimum balance requirements
- Unlimited Transactions
- Monthly maintenance fee of \$1.99 + tax
- Free first box of checks

Heritage Club

If you are 55 years of age or over, you are eligible to join the many others who are enjoying the benefits of the Heritage Club! Qualify in one of these two ways;

- \$1,500.00 balance in a Classic Savings, Peoples Checking w/ Interest, or a Money Market Account
- \$15,000.00 in any combination of CD's or Retirement Accounts



PeoplesBank

Where Values Matter!

Member FDIC



PeoplesBank

Where Values Matter!

Deposit Account Information

Conveniently Located in:

Rock Valley Lester

Sioux Center Akron

Hawarden Sheldon

Jasper, MN

Account	Peoples Choice Checking ▲	Peoples Checking w/ Interest ▲▲	Classic Checking ▲	Classic Savings▲◆	Peoples Money Market ▲▲◆	Super Money Market ▲▲◆
Description	Our simplest and lowest cost account, for those who want economy and convenience!	This account is designed for anyone who wants convenience and interest on their balance.	This basic account includes a lot of value.	Choose this low-cost account if you make limited transactions and want to earn interest.	If you're comfortable keeping a higher balance and want to earn more interest.	This account rewards you for higher balances with higher interest and flexibility.
Amount Required to Open	\$0	\$0	\$0	\$0	\$200	\$200
Minimum Balance Required (to avoid service charge)	None	\$500 (daily ledger balance)	\$250 (daily ledger balance)	\$200 (daily ledger balance)	\$200 (daily ledger balance)	\$200 (daily ledger balance)
Monthly Service Charge / Balance Fee	None	\$10 +tax if balance falls below minimum	If your balance is: less than \$100 = \$8.50 +tax \$100-\$250 = \$6 +tax Greater than \$250 = Free	\$2.50 if balance falls below minimum	\$2.50 +tax if balance falls below minimum	\$2.50 +tax if balance falls below minimum
Interest (tiers are variable and change at our discretion at any time)	None	Yes, Compounded Monthly, Paid Monthly and tiered as follows: \$0-\$14,999 \$15,000-\$44,999 \$45,000-\$91,999 \$92,000 and up	None	No Tiers; Compounded Semiannually, paid semiannually	Yes, Compounded Monthly, Paid Monthly and tiered as follows: \$0-\$14,999 \$15,000-\$44,999 \$45,000-\$91,999 \$92,000 and up	Yes, Compounded Monthly, Paid Monthly and tiered as follows: \$0-\$24,999 \$25,000-\$97,999 \$98,000 and up
ATM/Debit Card	ATM/Debit Card	ATM/Debit Card	ATM/Debit Card	ATM Card Only	ATM Card Only	ATM Card Only
Additional Benefits	<ul style="list-style-type: none"> •Free Online Banking •Bill Pay Trial* •Free Telephone Banking •Free 1st box of standard checks •Unlimited Checkwriting •Free Check Safekeeping •Overdraft Protection Available** •Images returned for \$199 +tax •Free Insurance Quote •Free Investment Consultation •Free Trust Consultation 	<ul style="list-style-type: none"> •Free Online Banking •Bill Pay Trial* •Free Telephone Banking •Free 1st box of standard checks •Unlimited Checkwriting •Free Check Safekeeping •Overdraft Protection Available** •Free Insurance Quote •Free Investment Consultation •Free Trust Consultation 	<ul style="list-style-type: none"> •Free Online Banking •Bill Pay Trial* •Free Telephone Banking •Free 1st box of standard checks •Unlimited Checkwriting •Free Check Safekeeping •Overdraft Protection Available** •Free Insurance Quote •Free Investment Consultation •Free Trust Consultation 	<ul style="list-style-type: none"> •Free Online Banking •Free Telephone Banking •Free Insurance Quote •Free Trust & Investment Consultation •Unlimited transfers and withdrawals in person •You may make 6 checks or preauthorized transfers from your account per statement cycle or similar 4-week period •Dormant Account - \$10.00 fee is charged every 6 months if balance falls below \$200.00 and is dormant for 1 year or more. •Free Insurance Quote •Free Investment Consultation •Free Trust Consultation 	<ul style="list-style-type: none"> •Free Online Banking •Free Telephone Banking •Check safekeeping •Unlimited transfers and withdrawals in person •You may make 6 checks or preauthorized transfers from your account per statement cycle or similar 4-week period •Free Insurance Quote •Free Investment Consultation •Free Trust Consultation 	<ul style="list-style-type: none"> •Free Online Banking •Free Telephone Banking •Check safekeeping •Unlimited transfers and withdrawals in person •You may make 6 checks or preauthorized transfers from your account per statement cycle or similar 4-week period •Free Insurance Quote •Free Investment Consultation •Free Trust Consultation

*After 90-day Trial, Bill Pay is \$4.99/month for the first 10 transactions and \$.50/transaction after that (plus tax)

** Subject to Credit Approval

▲ Dormant Accounts - Below \$200 will be charged \$2.50 per month if dormant for 1 year or more.

◆ Balance Fee will be waived for all account holders under 21 years of age.

◆ Rate Information - This account is an interest-bearing account. The interest rate and annual percentage yield (APY) will depend on daily balance. The interest rate and APY may change. Interest will begin to accrue the business day we receive credit for the deposit of non-cash items (i.e. check)