

PERSONAL CHECKING PRODUCTS

	Free for All	PrimeTime	Direct Deposit	Personal Interest	Hometown Hero	Second Chance
Qualifications and Requirements	\$25 opening balance required	<ul style="list-style-type: none"> \$25 opening balance required At least one accountholder must be 50 years of age or older 	<ul style="list-style-type: none"> \$25 opening balance required At least one direct deposit must be made every 60 days 	\$25 opening balance required	<ul style="list-style-type: none"> \$25 opening balance required Must be a member of the military, fire, law enforcement or EMT personnel / direct deposit of payroll or retirement benefits must be made at least once every 60 days 	<ul style="list-style-type: none"> \$25 opening balance required For accountholders who have had difficulties managing their checking accounts in the past
Balance to Avoid Monthly Maintenance Fee	None	\$300	None	\$750	None	None
Maintenance Fees	None	\$3 per month maintenance fee if balance falls below the minimum any day during the statement cycle	None	\$7.50 per month maintenance fee if balances falls below the minimum any day during the statement cycle	None	\$9.95 per statement cycle
Interest	None	<ul style="list-style-type: none"> Variable interest rate, compounded and credited monthly \$.01 balance required 	None	<ul style="list-style-type: none"> Variable interest rate, compounded and credited monthly \$.01 balance required 	None	None
Special Features	<ul style="list-style-type: none"> Four non-PeoplesBank ATM withdrawal transactions per statement cycle (ATM owner may impose a surcharge) Fee waived for notarization of signatures May be linked to another PeoplesBank account for overdraft protection 	<ul style="list-style-type: none"> Free specially designed checks Four non-PeoplesBank ATM withdrawal transactions per statement cycle (ATM owner may impose a surcharge) Fee waived for: cashier's checks, notarization of signatures, signature guarantee, overdraft transfers from other PeoplesBank accounts May be linked to another PeoplesBank account for overdraft protection 	<ul style="list-style-type: none"> First order of standard checks free No PeoplesBank fee on ATM withdrawal transactions from non-PeoplesBank machines (ATM owner may impose a surcharge) Fee waived for notarization of signatures May be linked to another PeoplesBank account for overdraft protection 	<ul style="list-style-type: none"> Fee waived for notarization of signatures May be linked to another PeoplesBank account for overdraft protection 	<ul style="list-style-type: none"> Free specially designed checks Fee waived for notarization of signatures No PeoplesBank fee on ATM withdrawal transactions from non-PeoplesBank machines (ATM owner may impose a surcharge) Free standard safe deposit box or 50% off non-standard size box for 1 year, where available Home Equity Line of Credit origination fee, if applicable, is waived \$200 off mortgage closing costs; no other offer may apply May be linked to another PeoplesBank account for overdraft protection 	<ul style="list-style-type: none"> Fee waived for notarization of signatures Visa® Check Card may be requested by accountholder after the account has been open and satisfactorily managed for 120 days Accountholder may request to be moved to a different product type after the account has been opened and satisfactorily managed for one year May be linked to another PeoplesBank account for overdraft protection

Additional services apply to all Personal Checking accounts:



Hundreds of thousands of surcharge-free ATMs via the MoneyPass and Allpoint networks



Free online banking, bill payment, mobile banking, and eStatements



Free paper statements



Consumer loan rate reductions are available with direct deposit of payroll and/or automatic payment from your checking account

