

PERSONAL CHECKING PRODUCTS

	Direct Deposit	Free-For-All	PrimeTime
Qualifications and Requirements	Direct deposit every 60 days	None	At least one account holder must be 50 or older
Balance to Open/ Balance to Avoid Fees	\$25 / \$0	\$25 / \$0	\$25 / \$300
Fees	None	None	\$3.00 per month if balance falls below minimum any day during statement cycle
Interest	None	None	Yes (variable)
Special Features	<ul style="list-style-type: none"> ◆ Free first order of checks in a selected style ◆ Fee waived on foreign ATM withdrawal transactions (ATM owner may impose a surcharge) ◆ May be linked to another PeoplesBank account for overdraft protection ◆ Will convert to Free-For-All checking if direct deposit is not maintained 	<ul style="list-style-type: none"> ◆ Four non-PeoplesBank ATM withdrawal transactions per statement cycle (ATM owner may impose a surcharge) ◆ May be linked to another PeoplesBank account for overdraft protection 	<ul style="list-style-type: none"> ◆ Interest is compounded and credited monthly (\$.01 required to obtain APY) ◆ Free specially designed, personalized PrimeTime checks ◆ Fee waived for: signature guarantees; notarization of signatures; cashier checks; four non-PeoplesBank ATM withdrawal transactions per statement cycle (ATM owner may impose a surcharge); overdraft protection transfers from other PeoplesBank accounts ◆ May be linked to another PeoplesBank account for overdraft protection

