



Personal Checking Accounts

mypeoples.bank

Get started anytime with our [Online Account Application](#) or stop by any of our [9 locations](#) today!

	E-Z CHECKING	PEOPLES PLUS+ CHECKING	ADVANTAGE REWARDS CHECKING
"I want to..."	<i>Use my debit card and receive E-Statements.</i>	<i>Write checks and use my debit card.</i>	<i>Reward myself with interest on lower balances.</i>
Minimum to Open	\$100	\$100	\$100
Benefits	Debit Card* E-Banking with Bill Pay ¹ Mobile Banking† with Mobile Deposit	Flexible check writing ability Debit Card* E-Banking with Bill Pay ¹ Mobile Banking† with Mobile Deposit	Earn Interest Debit Card* 1 st box of Checks Free Free Cashier's Checks and Money Orders E-Banking with Bill Pay ¹ Mobile Banking† with Mobile Deposit \$150 reduction in mortgage loan closing fees ²
Check Writing	10 per statement cycle (checks/paper debit items), \$1.00 per item in excess of 10.	Unlimited	Unlimited
Statements	E-Statements – no charge Paper-Statements no images - \$3.00 Paper-Statements with images - \$5.00 Combined Statements	E-Statements – no charge Paper-Statements no images – no charge Paper-Statements with images - \$5.00 Combined Statements	E-Statements – no charge Paper-Statements – no charge Paper-statement with images – no charge Combined Statements
How to Avoid Monthly Service Fees	<i>Students under age 24 are exempt from monthly service charges.</i> Complete 10 Point of Sale Debit Card (ATM transactions excluded) or one ACH credit post and settle per statement cycle; otherwise \$5.00 activity fee per statement cycle.	Keep a minimum average daily balance of \$500; otherwise \$5.00 minimum balance fee per statement cycle.	Keep a minimum average daily balance of \$2,000 or more OR combined loan and/or deposit balances of \$50,000 or more; otherwise \$15 minimum balance fee per statement cycle.

¹Bill Pay – 10 Bill Pays per month per customer is aggregated across all accounts that are eligible for bill pay. Each additional bill pay is \$1.00. ²1st lien residential real estate loan closing fees excluding origination fee. * Subject to approval. † Wireless capability and data plan with your mobile service required for Internet access and smartphone options. ---Fees charged by your mobile carrier may apply. Fees specific for each deposit account are detailed in a Truth in Savings disclosure and available at any PTSB branch. Fees may apply to account-related services and are available in the account fee schedule available at any Peoples Bank branch. Your periodic statement may show fees described as “service charges.” Please refer to the “itemization of service charge” section of your account statement for detailed fee descriptions.