

CHECKING ACCOUNTS



PEOPLES FIRST CHECKING

- \$100.00 minimum to open
- Visa Debit Card available
- Foreign A TM refunds up to \$9 per monthly statement
- Monthly statements with check images available with fee
- Free E-Statements available
- Bounce protection available
- Opportunity to qualify for a service charge refund monthly

MONEY MARKET ACCOUNTS

- \$500.00 minimum to open personal money market
- \$10,000 minimum to open commercial money market
- Minimum balance of \$2,500 to avoid service charge on personal money market account
- Monthly statement with check images

FREEDOM CLUB CHECKING

- \$100.00 minimum to open
- Earns interest on \$500 and above
- No service charge if average statement cycle balance is \$1,000 or above
- Flat monthly fee if average balance is below \$1,000
- Free printed checks (Bank's selection)
- Free small Safe Deposit Box
- No issue fee - Cashiers Checks, Money Orders
- .25% Bonus on 12 Month CD Rate
- Monthly Statement with check images
- ATM or Debit Card

PEOPLES PREMIER CHECKING

- \$100.00 minimum to open
- Visa Debit Card available
- Foreign A TM refunds up to \$12 per monthly statement
- Monthly statements with check images available with fee
- Free E-Statements available
- Earns interest on balances of \$500 or more
- Bounce protection available
- First order of basic checks are free (bank's selection)
- Opportunity to qualify for a service charge refund monthly

COMMERCIAL CHECKING

- \$100.00 minimum to open
- No service charge if balance remains above \$2,500
- Analysis charges may be applied based on activity
- Monthly statement with check images



SAVINGS ACCOUNTS

REGULAR SAVINGS

- ·\$100.00 minimum to open
- ·Earns interest on balance of \$10 or more
- ·Quarterly statements
- ·ATM Card

INDIVIDUAL RETIREMENT ACCOUNTS

- ·12 Month Fixed or Variable Rate IRA
- ·30 Month Fixed Rate IRA
- ·12 Month Fixed Roth IRA
- ·36 Month Fixed Roth IRA
- ·12 Month Educational IRA

CHRISTMAS CLUB

- ·\$10.00 minimum to open
- ·Customer may deposit any amount at any time
- ·Earns interest on balances of \$10 and up
- ·Payable in November each year
- ·Annual statement

CERTIFICATES OF DEPOSIT

- ·Most are automatically renewable
- ·Varied maturity terms at current rates of interest

OTHER SERVICES AVAILABLE:

- ·ATM's
- ·Money Orders
- ·Cashiers Checks
- ·Gift Cards
- ·Safe Deposit Boxes
- ·Wire Transfers
- ·Direct Deposits and Automatic Debits
- ·Cash Advances
- ·Notary Services

Loan Products Offered



Consumer Products

Personal, Family, or Household Use Credit

- Auto Loans
- Secured Closed-End Line of Credit
- Farm Equipment
- Loans Secured by Savings or Certificate of Deposit
- Boat and Trailer Loans
- Recreational Vehicles
- Overdraft Protection Line of Credit tied to Deposit Account
- Unsecured Loans

•Real Estate Secured Loan

- oBridge Loans
- oConstruction
- oHome Improvement
- oHome Equity Line of Credit
- o1-4 Family Residential
- o Raw Land Loans
- Residential Lot Loans

Commercial Products

Business Purpose Credit

- Auto Loans
- Secured Closed-End Line of Credit
- Farm Equipment
- Loans Secured by Savings or Certificate of Deposit
- Boat and Trailer Loans
- Recreational Vehicles
- Overdraft Protection Line of Credit tied to Deposit Account
- Unsecured Loans





First Peoples Bank

Other Services & Fees

All Types of Loans

- Commercial
- Installment
- Real Estate / Mortgage
- Check Plus (overdraft protection)

Money Orders

Customers: \$2.00

Cashier's Checks

Customers: \$5.00

VISA Gift Cards

\$3.00 each

Insufficient Funds Charges

\$30.00 / per item

Returned – Deposited item

\$15.00 - (Commercial accounts)

Stop Payment Orders

\$30.00 / per item

Wire Transfers

1. Domestic Wire Transfers
 - \$20.00 Outgoing / \$5.00 Incoming
2. International Wire Transfers
 - \$60.00 plus all fees charged from the other Bank

*No incoming wires for non-customers

Account Balancing Service

\$15.00 per hour

Research & Copy Items/Records

\$15.00 / hour & .25 per copy (minimum \$15.00)

Temporary Checks

8 free checks per month - \$2.00 per page over 8 checks

ATM Services @ our locations

No charge for our customers

Lost Debit Card/ATM replacement fee

\$5.00 (1 free card per 12-month period)
No fee for confirmed fraud cases

Member
FDIC

