

# Our Commitment to Service

# Personal Relationship Checking

Loaded with rewards that increase as your relationship with the Bank grows.

Personal Relationship Checking rewards you for doing more of your banking with Peoples Bank. The higher your combined balances in accounts and loans, the greater your benefits. Best of all, your package will adjust automatically each month to the appropriate level for which you qualify. It's easy!

### Benefits and Features

- Includes Peoples Perks, our value-added bundle of money-saving and protection services
- Unlimited check writing
- Online and Mobile Banking with Bill Pay
- Peoples Bank debit card
- No annual fees with a Home Equity Line of Credit or Express Line of Credit when you have Personal Relationship Checking
- My Business Checking: Add a business checking account for your small office or homebased businesses with low transaction volumes



	Gold	Platinum	Diamond
Debit Card	Included	Included	Included
Earns Interest	Higher interest rates for higher balances. See rates.	Higher interest rates for higher balances. See rates.	Higher interest rates for higher balances. See rates.
Online Banking, Mobile Banking and Bill Pay	Included	Included	Included
Checks	One box of Regal Blue checks included per calendar year, others at discount.	One box of Regal Blue checks included per calendar year, others at discount.	One box of Regal Blue checks included per calendar year, others at discount.
Peoples Bank ATM and MoneyPass® ATM Access	Included	Included	Included
Monthly Service Charge	\$5	\$5 service charge waived with \$10,000 in combined deposit balances <sup>2</sup> or \$100,000 in consumer or mortgage loan balances. <sup>3</sup> Applies to all PRC's in package.	\$5 service charge waived with \$50,000 in combined deposit balances <sup>2</sup> or \$500,000 in consumer or mortgage loan balances. <sup>3</sup> Applies to all PRC's in package.
Combined Statements	Included	Included	Included
Online Transfers	Included	Included	Included
My Business Checking Account Add- On	\$5 Monthly service charge waived with eStatement enrollment on My Business account.	\$5 Monthly service charge waived with eStatement enrollment on My Business account.	\$5 Monthly service charge waived with eStatement enrollment on My Business account.
Initial deposit required to open the account	\$100	\$100	\$100



## Peoples Perks Benefit Package

This value-added bundle of money-saving and personal protection services is included at no extra cost. Check out these great features:

#### **Money Saving Benefits**

- Shopping and dining discounts from local and national retailers
- Nationwide travel, hotel, recreation and entertainment discounts
- Savings on prescriptions, vision and hearing aids
- Payment card protection
- Fraud Resolution Services

#### **Personal Protection Benefits**

- Cell phone protection up to \$800 per year
- 24-hour emergency road-side assistance
- \$2,500 personal identity protection
- Identity theft assistance
- \$10,000 travel accidental death insurance\*

#### **Peoples Bank Debit Card**

The Peoples Bank debit card provides you with unlimited ATM access at more than 24,000 MoneyPass® ATMs nationwide as well as enabling purchases anywhere that accepts Visa debit cards.

#### Online and Mobile Banking, Plus Bill Pay\* Included

- Keep track of your balances
- Transfer funds between accounts quickly and easily
- Pay bills in minutes, even on your smartphone

<sup>1</sup>Online Bill Pay service is included when you complete one or more online bill pay transactions each month. \$2.50 Inactivity Fee applies during any month where no bill pay transactions are made. During the initial three months of service, Inactivity Fee is waived.

<sup>2</sup>Calculated by adding together the average daily balance for each deposit account enrolled in the package.

<sup>3</sup>Calculated by adding together the current principal balance on the last day of the qualification cycle for each loan account enrolled in the package.

\*Insurance products are not a deposit, not FDIC insured, not insured by any federal government agency and not guaranteed by the bank.

