

Personal Relationship Checking (PRC)				Essential Checking
Benefit Level	Gold	Platinum	Diamond	n/a
Peoples Perks		Included		Not Included
Monthly Service Charge	\$5	Waived <sup>1</sup> Applies to all PRC accounts in package	Waived <sup>1</sup> Applies to all PRC accounts in package	\$2 Waived with eStatement
Minimum Balance to Avoid Service Charges	n/a	\$10,000 in combined deposit balances <sup>2</sup> or \$100,000 in consumer and mortgage loan balances <sup>3</sup> serviced by Peoples Bank	\$50,000 in combined deposit balances <sup>2</sup> or \$500,000 in consumer or mortgage loan balances <sup>3</sup> serviced by Peoples Bank	n/a
Combined Balance Eligible Accounts	Non-Retirement and Non-Health Savings Accounts held by owner			n/a
Interest Bearing	Yes - Applies to all Personal Relationship Checking accounts in package			No
Non-Peoples Bank and Non-MoneyPass <sup>®</sup> ATM Fees	<u>All accounts in package</u> \$1.50 Peoples Bank Fee - Same Day Refund <sup>4</sup> ; ATM owner fee may apply		<u>All accounts in package</u> \$1.50 Peoples Bank Fee - Same Day Refund <sup>4</sup> <u>All PRC accounts in package</u> ATM owner fees - Cycle Refund <sup>5</sup> (up to \$25 per statement cycle)	\$1.50 Peoples Bank Fee; ATM owner fee may apply
Statement Check Images (optional)	\$2			\$2
International Transaction Fee (debit card)	All accounts in package - 1% transaction fee - Same Day Refund <sup>4</sup>			1% transaction fee
Wires – Incoming	Standard rate applies		Unlimited Incoming Wires - Cycle Refund <sup>5</sup> Applies to all PRC accounts in package	Standard rate applies
Wires - Outgoing Domestic	Standard rate applies		1st wire fee - Cycle Refund <sup>5</sup> (per statement cycle); Standard rate thereafter	Standard rate applies
Regal Blue Checks	1 box included per calendar year			Standard rate applies
Cashier's Checks and Money Orders	Waived <sup>1</sup>			Standard rate applies
Home Equity Line of Credit (HELOC) Annual Fee	Waived <sup>1</sup>			Standard rate applies
Express Line of Credit Annual Fee	Waived <sup>1</sup>			Standard rate applies
Consumer Debit Card	Included			Included
Online, Mobile and Bill Pay <sup>6</sup>	Included			Included

<sup>1</sup>Fee will not appear on your statement.

<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.

<sup>4</sup>Fee will appear on your statement and then a credit will appear the same business day the transaction is processed.

<sup>5</sup>Fee will appear on your statement and then a credit will appear on the last day of the statement cycle.

<sup>6</sup>Bill pay service is free when one or more bills are paid each month, or \$2.50 monthly inactivity fee applies.