



# Personal Banking

## Personal Relationship Checking

Personal Relationship Checking rewards you for doing more of your banking with us. The higher the combined balances, the greater your benefits. Best of all, your account will adjust automatically each month to the appropriate tier: *Gold, Platinum, or Diamond.*

## Essential Checking

Essential Checking is a no fee checking account when you're enrolled in eStatements. Enjoy all the benefits of online banking plus debit card use at over 30,000 MoneyPass® ATMs.

Personal Relationship Checking (PRC)				Essential Checking
Benefit Level	Gold	Platinum	Diamond	n/a
Monthly Service Charge	\$5	Waived <sup>1</sup> Applies to all PRC accounts in package		\$2 Waived with eStatement
Minimum Daily Balance to Avoid Service Charges	n/a	\$10,000 in combined deposit balances <sup>2</sup> or \$100,000 in consumer or 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® ATM Fees	All accounts in package \$1.50 Peoples Bank Fee - Same Day Refund <sup>4</sup> ; ATM owner fee may apply		All accounts in package \$1.50 Peoples Bank Fee - Same Day Refund <sup>4</sup> All PRC accounts in package 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 Domestic	Standard rate applies		Unlimited Incoming Wires - Same Day Refund <sup>4</sup> Applies to all PRC accounts in package	Standard rate applies
Wires - Outgoing Domestic	Standard rate applies		1st wire free - 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	Waived <sup>1</sup>			Standard rate applies
Consumer Debit Card	Included			Included
Online, Mobile, and Bill Pay	Included			Included

<sup>1</sup>Service charge 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>Account Average Balance Cycle to Date must be positive for refunds to apply. Fee will appear on your statement, and then a credit will appear the same business day the transaction is processed.

<sup>5</sup>Account Average Balance Cycle to Date must be positive for refunds to apply. Fee will appear on your statement, and then a credit will appear on the last day of the statement cycle.

# Peoples Bank

Member FDIC

(800) 584-8859 | peoplesbank-wa.com

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# Personal Banking

continued

## My Business

A Personal Relationship Checking account qualifies you for a My Business Checking account. It's the perfect account for small businesses with low transaction volume.

## Debit Card

Apply for your Debit Card today and add even more convenience to your checking account.

- Use it at VISA merchant and cash machines worldwide
- Purchases are deducted from your checking account without writing a check
- No surcharge at any Peoples Bank or MoneyPass® ATM<sup>1</sup>
- Unlimited ATM use

## Express Credit Line

Extend your purchasing power and get some peace of mind with an overdraft protection line of credit.

- Access your line of credit via your checking account, in a branch, or online
- Quick local loan approval



## Peoples Online Banking

Peoples Online Banking is a free service that allows you to check your balance, review a loan, place stop payments, set alerts, make person to person payments, or transfer money between accounts. For more information, go to [peoplesbank-wa.com](http://peoplesbank-wa.com).



## Bill Pay

You can set up online Bill Pay for recurring expenses or one time payments. There are many ways to manage your household finances through online banking with Bill Pay.



## Mobile Banking

Enjoy the convenience of banking from your tablet or mobile device. Access your account balance, recent transactions, transfer funds, pay bills, deposit checks, make person to person payments, and more!



## Certificates of Deposit

We offer a wide range of terms to meet your savings needs from three months to five years. Many of our certificates offer higher rates for higher balances. A personal banker at any of our branches will be happy to help you set up a savings plan that works best for you.



## Personal Savings

An account can be opened for \$100. Automatic transfers from your checking account can be set up as well. There is no minimum balance for customers 18 years of age or younger. Balances that are below the minimum are subject to service charges.

## Personal Premium Savings

This premium account offers the benefit of money market-style rates with higher yields for higher balances. You save for the future and enjoy the liquidity of a traditional savings account.



## Individual Retirement Accounts

There's no annual fee or set-up fee on a Peoples Bank IRA. We offer a complete range of investment options, including Traditional and Roth IRAs.<sup>2</sup>



## Health Savings

Health Savings Accounts (HSAs) are a special IRA-like account designed exclusively for covering medical expenses. For more information about HSAs, see our website.

## Money Market Checking

This interest-bearing account is an excellent money-management tool and is normally used in conjunction with a Peoples Bank Personal Checking account. Plus, Money Market Checking earns interest with higher rates for higher balances.<sup>3</sup>

<sup>1</sup>Surcharge, if any, imposed by ATM owner is charged to checking account.

<sup>2</sup>Substantial penalty for early withdrawal from certificates of deposit. Withdrawals from IRAs prior to age 59 1/2 may be subject to penalty. Consult your tax advisor for details.

<sup>3</sup>For more information on our interest rates and annual percentage yields, see our "Current Rates" sheet available at all our branches or visit us online.

We have accounts for all ages!

