

ADVANTAGE 50

advantage 50

Our ADVANTAGE 50 Club is open to any customer age 50 and over and has a total minimum balance of \$2500 in any savings, checking, certificate of deposit (CD), or IRA account. With more than 1000 members, the Club has a monthly schedule of social, travel, and educational opportunities.

In addition, the money savings benefits of ADVANTAGE 50 membership include:

- No minimum balance checking
- ADVANTAGE 50 checks, one free box per calendar quarter
- No-fee money orders (No-fee money orders and bank checks limited to 5 per month.)
- Free photocopies
- One wire transfer per month
- Free notary service
- One stop payment per month with no fee

Designed with your needs and preferences in mind, our ADVANTAGE 50 program offers opportunities galore. Enjoy planned activities and special events with others sharing similar lifestyles.

You'll receive newsletters throughout the year outlining our planned activities. For more information or to sign up for membership, contact us today.

REAL ESTATE LOANS

Our friendly, courteous, and knowledgeable loan professionals offer the following lending products:

HOME LOANS: The most important investment you will ever make is in a home of your own. This usually means establishing a long-term relationship between yourself and a local financial institution. Our first obligation is to make certain that the mortgage you receive from The Peoples Savings Bank is one you can comfortably afford. We have a variety of adjustable and fixed-rate mortgage plans available, and we're certain you will be pleased with our personal service, expert advice, and competitive rates.

HOME EQUITY/SECOND MORTGAGE LOANS: Now you can borrow against the lendable equity of your home at rates considerably lower than personal loan rates.

REVOLVING LINE OF CREDIT LOANS: Take advantage of our Home Access Account which offers the flexibility of writing checks at your convenience.

OTHER LOANS

CONSUMER LOANS: Installment loans can be obtained for a wide variety of worthwhile reasons including cars, trucks, boats, motorcycles, and recreational vehicles.

COMMERCIAL/AGRICULTURAL LOANS: We offer a variety of loans ranging from mortgage to equipment to lines of credit.

CREDIT CARDS: We offer Mastercard®, Mastercard Gold®, Visa®, and VisaGold® Credit Cards with no annual fee and a competitive fixed interest rate.



THE PEOPLES SAVINGS BANK STORY

The Peoples Savings Bank was chartered in 1892 by the state of Ohio. Even then, the Board of Directors realized the importance of the customers they would serve, choosing the name "The Peoples Savings and Loan Company" to reflect those values. In 1993, Peoples changed from a state-chartered savings and loan to a state-chartered savings bank, changing the name to The Peoples Savings Bank.

For over 130 years, we have continually met the financial needs of the residents of Champaign County. In doing so, we pay competitive rates on savings accounts, retirement accounts, CDs, and NOW checking accounts. For our loan patrons, we offer competitively-priced home, farm, and commercial real estate mortgages. We also provide a full line of installment lending services for the purchase of cars, trucks, and boats.

We continue to pride ourselves on friendly, personalized, and professional service perfected from over a century of honest banking. We are locally-owned, locally-managed, and not part of a large, out-of-town financial holding company. As your local savings bank, we have a vital interest in the growth and success of Champaign County and its residents. We hope you will continue to make use of our many convenient products and services . . . making us truly The Peoples Savings Bank.

Come Bank With Your Neighbor.

10 MONUMENT SQUARE

Mon Tue Thu 8:30am - 4pm

Friday 8:30am - 5:30pm

Wed Sat 8:30am - Noon

618 SCIOTO STREET

Mon Tue Thu 8:30am - 5pm

Friday 8:30am - 5:30pm

Wed Sat 8:30am - Noon

Urbana, Ohio 43078

937.653.1600

www.tpsbank.com



THE **Peoples**
Savings Bank
URBANA OHIO

**PRODUCTS
and
SERVICES**

*Serving Urbana and
Champaign County
Since 1892*

Come Bank With Your Neighbor.



OUR SERVICES

Savings Services:

- FDIC-Insured Accounts
- Checking Accounts — Personal and Business
- Christmas Club Accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Statement Savings Accounts
- Statement Money Fund Accounts
- Health Savings Accounts (HSA)
- Student Checking
- Grandparent Accounts

Loan Services:

- Home Mortgage Loans
- Home Improvement Loans
- Home Equity/Second Mortgage Loans
- Revolving Line of Credit
- Loans on Deposit Accounts
- Consumer Loans
- Home Loan Consultation
- Automatic Payment Plan
- Auto, Truck, and Boat Loans
- Agricultural/Commercial Loans

Other Services:

- Mobile Banking
- Retail and Business Internet Banking
- Mastercard® and Visa® Credit Cards
- Automatic Teller Machine (ATM)
- Debit Card and ATM Cards
- ADVANTAGE 50 Club
- Money Orders
- Cashier Checks
- Online Bill Payment
- E-Statements
- Wire Transfers
- Direct Deposit of Social Security Checks
- Direct Deposit of Payroll Checks
- Telephone Banking 24x7 Phone Access

24-HOUR DEBIT/ATM CARD SERVICES

We offer the convenience of 24 hour-a-day banking at our ATM located at our branch office at 618 Scioto Street, Urbana.

To obtain a debit/ATM card, simply set up a Regular or NOW Checking, Statement Savings, or Statement Money Fund account. Having our debit card lets you make deposits, withdrawals, and transfers any time of the day or night. Our ATM is part of the JEANIE®, CIRRUS®, Discover Novus® Cash Network, American Express®, Plus®, Pulse®, VISA®, MasterCard® and Star® networks, providing access to your accounts at The Peoples Savings Bank from across the country 24 hours a day.

In addition, our debit/ATM cards allow customers to access their funds at any business displaying the MasterCard® logo. Funds are deducted directly from your account, eliminating time-consuming check writing, requests for ID, and check approval.



SAVINGS ACCOUNTS

STATEMENT SAVINGS*: Statements show all deposit and withdrawal activity on a monthly basis. Interest is paid from the date of deposit to the date of withdrawal, compounded daily and paid monthly. Minimum deposit to open is \$25.00. If the balance falls below \$100.00, a \$3.00/mth service fee will be assessed.

STATEMENT MONEY FUND ACCOUNT*: Interest is compounded daily and paid monthly at a rate higher than our regular account. Deposits and withdrawals can be made at any time. Requires a minimum opening deposit of \$2,500. If balance falls below \$2,500, the interest rate reverts to our regular Statement Savings rate. If the balance falls below 2,500.00, a \$5.00/mth service fee will be assessed.

CERTIFICATES OF DEPOSIT (CDs)*: Certificates are available for various terms. Interest is compounded daily and paid monthly. You may choose the term of the certificate to meet your needs. Minimum deposit to open is \$500. Federal regulations require a substantial penalty for early withdrawal on all certificates of deposit. Early withdrawal may reduce earnings.

YOUTH SAVINGS*: The best way to begin the savings habit requires only a minimum opening deposit of \$10.00 (for children and young adults up to 19 years-old).

GRANDPARENT ACCOUNT*: Savings accounts that can be opened for a minor. Requires a minimum opening deposit of \$25.00. If the balance falls below \$25.00, a \$3.00/mth service fee will be assessed.

CHRISTMAS CLUB*: Club accounts are set up as a way to save for Christmas. The interest is compounded daily and post annually. Minimum deposit to open the club account is \$10.00.

** For additional information, please contact a member of our staff.*

HEALTH SAVINGS ACCOUNTS

Looking for help with the high cost of healthcare? A health savings account might be right for you! Minimum deposit to open is \$1. If balance falls below \$500 a service fee of \$3.00/mth will be assessed.

Health savings accounts are the tax-advantaged way to save for medical expenses. If you are covered by a high-deductible health plan (HDHP) you can establish a tax-exempt Health Savings Account (HSA) to help pay for qualified medical expenses for you and your family.

Health Savings Accounts offer these advantages:

- Contributions are tax-deductible on Federal income tax whether or not you itemize deductions
- Earnings on Health Savings Accounts are tax-free from Federal income tax
- Distributions to pay for qualified medical expenses are completely tax-free

To qualify for a Health Savings Account you must:

- Be covered under a HDHP
- NOT be covered by another non-HDHP plan
- NOT be enrolled in Medicare
- NOT be claimed as a dependent on another person's tax return

Benefits of a Peoples Savings Bank HSA:

- Allow deposits by employer or employee
- Earn interest on your HSA account
- Allow direct deposit
- Access your funds by check or debit card
- Low opening balance
- No limit on transactions

PERSONAL CHECKING ACCOUNTS

REGULAR CHECKING ACCOUNTS :

- Monthly fee if account balance falls below \$500 \$5.00
- Per Check Charge Over 50 Checks Per Statement\$0.10/each
- Monthly Image Statements
- Wide Selection of check styles
- No service fee if age 60 or older
- Minimum deposit to open\$25

NOW CHECKING ACCOUNTS :

- Interest paid monthly when balance remains \$800 or more
- Monthly fee if account balance falls below \$800\$8.00
- Per Check Charge Over 50 Checks Per Statement.....\$0.10/each
- Monthly Image Statements
- Wide selection of check styles
- No service fee if age 60 or older
- Minimum deposit to open\$25

STUDENT CHECKING :

- Available for full-time students up to age 25
- E-Statements only
- No monthly fee
- Per check charge if over 5 per statement\$0.25
- Minimum deposit to open\$25

BUSINESS CHECKING ACCOUNTS

REGULAR CHECKING ACCOUNTS :

- Write up to 200 checks/mth for FREE
- Monthly Image Statements
- Business Internet Banking
- Monthly fee if account balance falls below \$800.....\$8.00

NOW CHECKING ACCOUNTS :

- Interest paid monthly when balance remains above \$1,000
- Write up to 200 checks/mth for FREE
- Monthly Image Statements
- Business Internet Banking
- Monthly fee if account balance falls below \$1,000\$10.00

SERVICE CHARGES WILL BE ASSESSED FOR

- Account Reconciliation..... \$25.00/HR
- ACH Stop Payment Fee Per Item\$30.00
- Check Stop Payment Fee Per Item\$30.00
- Certified Checks\$10.00
- Overdraft Fee (daily).....\$5.00/Day over 5 Days
- OD/NSF Overdraft Fee\$35.00
- Return Check Fee.....\$35.00
- Return of Deposit Item\$15.00
- Early Account Closeout Fee (w/in 180 days of opening).....\$20.00
- Overdraft to Sweep from Savings.....\$10.00
- Replacement Card Fee.....\$5.00

** Checking accounts are considered activity accounts and will become dormant after 6 months of NO deposit or withdrawal activity.*

MOBILE BANKING ONLINE BANKING/E-Z PAY

Enjoy secure and convenient banking whenever you have Internet access. At home, work, or on the go, banking is fast, easy, and free!

CONNECT FROM ANYWHERE! Online banking and Bill Pay allows you to bank when and where it's most convenient for you.

CONNECT ANYTIME! You can use online banking and Bill Pay 24 hours a day, seven days a week.

CONNECT FREE! There is no charge to sign up or use online banking or Bill Pay.

BILL-PAY IS EASY! You may access the Bill Pay through your Internet banking login. You must have a checking account that pays third-parties. Experience the convenience of single-point bill management. Faster payments and same-day payment capabilities translate into the fastest payments on the Web!

SPEND TIME ONLINE, NOT IN LINE! For your banking convenience, you can enroll online for our free online service. Online banking and Bill Pay is available at:

www.tpsbank.com

INDIVIDUAL RETIREMENT ACCOUNTS

We offer TRADITIONAL and ROTH IRA accounts. All IRA contributions can be invested in certificates of deposit (CDs) with varying maturity dates. Some IRAs allow additional deposits during the term of the account. IRA owners age 50 or above may contribute an additional amount to catch up their retirement savings.

The TRADITIONAL IRA allows individuals with earned income to contribute yearly to an IRA account. Tax deductions are based on a customer's adjusted gross income, tax filing status, and whether the customer is a participant in an employer-maintained benefit plan.

The ROTH IRA is a non-deductible IRA featuring tax-free withdrawals for certain distributions after a five-year holding period. There are two requirements to be eligible to contribute to a ROTH IRA; you must have earned income and your adjusted gross income must be within the allowed limits. There is no maximum age limit to contributing.

See one of our IRA specialists to open an IRA account. They can explain the details of these accounts and complete the necessary paperwork to establish your IRA account.

Come Bank With Your Neighbor.