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PEOPLES STATE BANK

VARIABLE RATE DEPOSIT ACCOUNTS

ACCOUNT TYPE

<u>BALANCE</u>	
<u>MINIMUM</u>	<u>MAXIMUM</u>

INTEREST RATE

ANNUAL PERCENTAGE YIELD

EFFECTIVE: July 27, 2010

MONEY MARKET ACCOUNT

\$0.00	\$999.99	0.000%	0.000%
\$1,000.00	\$9,999.99	0.250%	0.250%
\$10,000.00	\$49,999.99	0.250%	0.250%
\$50,000.00	Over	0.250%	0.250%

EZ IN / EZ OUT CERTIFICATE

\$0.00	\$499.99	0.000%	0.000%
\$500.00	\$4,999.99	0.250%	0.250%
\$5,000.00	Over	0.250%	0.250%

EFFECTIVE: August 1, 2010

CERTIFICATE SAVINGS

\$0.00	\$499.99	0.000%	0.000%
\$500.00	\$4,999.99	0.250%	0.250%
\$5,000.00	Over	0.250%	0.250%

INTEREST ON ALL DEPOSITS COMPOUNDED DAILY. Rates are subject to change without notice. Fees could reduce earnings on the account.
ALL DEPOSITS ARE FDIC INSURED, MAXIMUM OF \$250,000



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PEOPLES STATE BANK

SPECIAL CERTIFICATE OF DEPOSIT DEPOSIT ACCOUNTS

July 27, 2010

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN <u>ACCOUNT</u>	MINIMUM BALANCE * TO OBTAIN <u>A.P.Y.</u>	INTEREST <u>RATE</u>	ANNUAL PERCENTAGE <u>YIELD</u>
FIFTEEN MONTH C.D.	\$500	\$500	1.15%	1.16%

* DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY)

INTEREST ON ALL DEPOSITS COMPOUNDED DAILY. Rates are subject to change without notice. Fees may reduce earnings on the account.

ALL DEPOSITS ARE FDIC INSURED, MAXIMUM OF \$250,000



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PEOPLES STATE BANK

FIXED RATE DEPOSIT ACCOUNTS

July 27, 2010

ACCOUNT TYPE		MINIMUM DEPOSIT TO OPEN <u>ACCOUNT</u>	MINIMUM BALANCE * TO OBTAIN <u>A.P.Y.</u>	INTEREST <u>RATE</u>	ANNUAL PERCENTAGE <u>YIELD</u>
INDIVIDUAL RETIREMENT ACCOUNT		NONE	NONE	1.75%	1.76%
STATEMENT SAVINGS ACCOUNT		NONE	NONE	0.15%	0.15%
HOLIDAY ACCOUNT - RECEIPT		NONE	NONE	0.25%	0.25%
HOLIDAY/CLUB ACCOUNT - AUTO PAY'T		NONE	NONE	0.25%	0.25%
NOW ACCOUNT		\$1,000	\$1,000	0.10%	0.10%
SUPER NOW ACCOUNT		\$2,500	\$2,500	0.15%	0.150%
MONEY MARKET ACCOUNT	T1)	\$2,500	\$2,500	0.25%	0.250%
	T2)	\$2,500	\$10,000	0.25%	0.250%
	T3)	\$2,500	\$25,000	0.65%	0.650%
THREE MONTH C.D.		\$500	\$500	0.50%	0.50%
SIX MONTH C.D.		\$500	\$500	0.60%	0.60%
TWELVE MONTH C.D.		\$500	\$500	0.90%	0.90%
EIGHTEEN MONTH C.D.		\$500	\$500	1.35%	1.36%
TWENTY FOUR MONTH C.D.		\$500	\$500	1.80%	1.81%
THIRTY MONTH C.D.		\$500	\$500	2.00%	2.02%
FORTY-EIGHT MONTH C.D.		\$500	\$500	2.65%	2.68%
SIXTY MONTH C.D.		\$500	\$500	3.00%	3.04%

* DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY)

INTEREST ON ALL DEPOSITS COMPOUNDED DAILY. Rates are subject to change without notice. Fees could reduce earnings on the account.

ALL DEPOSITS ARE FDIC INSURED, MAXIMUM OF \$250,000

PENALTY FOR EARLY WITHDRAWAL