

# PEOPLES STATE BANK

## FIXED RATE DEPOSIT ACCOUNTS

March 9, 2010

| ACCOUNT<br>TYPE                   |     | MINIMUM DEPOSIT<br>TO OPEN<br><u>ACCOUNT</u> | MINIMUM BALANCE *<br>TO OBTAIN<br><u>A.P.Y.</u> | INTEREST<br><u>RATE</u> | ANNUAL<br>PERCENTAGE<br><u>YIELD</u> |
|-----------------------------------|-----|--|---|-------------------------|--------------------------------------|
| INDIVIDUAL RETIREMENT ACCOUNT     |     | NONE   | NONE  | 1.75%                   | 1.76%                                |
| STATEMENT SAVINGS ACCOUNT         |     | NONE   | NONE  | 0.25%                   | 0.250%                               |
| HOLIDAY ACCOUNT - RECEIPT         |     | NONE   | NONE  | 0.25%                   | 0.250%                               |
| HOLIDAY/CLUB ACCOUNT - AUTO PAY'T |     | NONE   | NONE  | 0.25%                   | 0.250%                               |
| NOW ACCOUNT                       |     | \$1,000                                      | \$1,000   | 0.10%                   | 0.100%                               |
| 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  | 0.75%                   | 0.752%                               |
| THREE MONTH C.D.                  |     | \$500  | \$500   | 0.55%                   | 0.55%                                |
| SIX MONTH C.D.                    |     | \$500  | \$500   | 0.80%                   | 0.80%                                |
| TWELVE MONTH C.D.                 |     | \$500  | \$500   | 1.15%                   | 1.16%                                |
| EIGHTEEN MONTH C.D.               |     | \$500  | \$500   | 1.80%                   | 1.81%                                |
| 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

**PEOPLES STATE BANK**  
**SPECIAL CERTIFICATE OF DEPOSIT**  
**DEPOSIT ACCOUNTS**

March 9, 2010

| <b>ACCOUNT<br/>TYPE</b>   | <b>MINIMUM DEPOSIT<br/>TO OPEN<br/><u>ACCOUNT</u></b> | <b>MINIMUM BALANCE *<br/>TO OBTAIN<br/><u>A.P.Y.</u></b> | <b>INTEREST<br/><u>RATE</u></b> | <b>ANNUAL<br/>PERCENTAGE<br/><u>YIELD</u></b> |
|---------------------------|---|--|---------------------------------|---|
| <b>FIFTEEN MONTH C.D.</b> | <b>\$500</b>  | <b>\$500</b>   | <b>1.40%</b>                    | <b>1.41%</b>                                  |

\* 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

# PEOPLES STATE BANK

## VARIABLE RATE DEPOSIT ACCOUNTS

| <u>ACCOUNT<br/>TYPE</u>                | <u>BALANCE</u> |                | <u>INTEREST<br/>RATE</u> | <u>ANNUAL<br/>PERCENTAGE<br/>YIELD</u> |
|--|----------------|----------------|--------------------------|--|
|  | <u>MINIMUM</u> | <u>MAXIMUM</u> |                          |  |
| <u>EFFECTIVE:</u> <u>March 9, 2010</u> |                |                |                          |  |
| 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%                                 |
| <u>EFFECTIVE:</u> <u>March 1, 2010</u> |                |                |                          |  |
| 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