

PEOPLES STATE BANK

FIXED RATE DEPOSIT ACCOUNTS

August 5, 2008

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	2.50%	2.53%
STATEMENT SAVINGS ACCOUNT		NONE	NONE	0.50%	0.501%
HOLIDAY ACCOUNT - RECEIPT		NONE	NONE	0.50%	0.501%
HOLIDAY/CLUB ACCOUNT - AUTO PAY'T		NONE	NONE	0.50%	0.501%
NOW ACCOUNT		\$1,000	\$1,000	0.35%	0.350%
SUPER NOW ACCOUNT		\$2,500	\$2,500	0.35%	0.350%
MONEY MARKET ACCOUNT	T1)	\$2,500	\$2,500	0.75%	0.752%
	T2)	\$2,500	\$10,000	0.75%	0.752%
	T3)	\$2,500	\$25,000	1.25%	1.257%
THREE MONTH C.D.		\$500	\$500	1.90%	1.91%
SIX MONTH C.D.		\$500	\$500	2.15%	2.17%
TWELVE MONTH C.D.		\$500	\$500	2.50%	2.53%
EIGHTEEN MONTH C.D.		\$500	\$500	2.65%	2.68%
TWENTY FOUR MONTH C.D.		\$500	\$500	2.85%	2.89%
THIRTY MONTH C.D.		\$500	\$500	3.10%	3.14%
FORTY-EIGHT MONTH C.D.		\$500	\$500	3.40%	3.45%
SIXTY MONTH C.D.		\$500	\$500	3.65%	3.71%

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

INTEREST ON ALL DEPOSITS COMPOUNDED DAILY

ALL DEPOSITS ARE FDIC INSURED, MAXIMUM OF \$100,000

PENALTY FOR EARLY WITHDRAWAL

PEOPLES STATE BANK

VARIABLE RATE DEPOSIT ACCOUNTS

<u>ACCOUNT TYPE</u>	<u>BALANCE</u>		<u>INTEREST RATE</u>	<u>ANNUAL PERCENTAGE YIELD</u>
	<u>MINIMUM</u>	<u>MAXIMUM</u>		
<u>EFFECTIVE:</u> <u>August 5, 2008</u>				
MONEY MARKET ACCOUNT	\$0.00	\$999.99	0.000%	0.000%
	\$1,000.00	\$9,999.99	0.500%	0.501%
	\$10,000.00	\$49,999.99	0.500%	0.501%
	\$50,000.00	Over	0.500%	0.501%
EZ IN / EZ OUT CERTIFICATE	\$0.00	\$499.99	0.000%	0.000%
	\$500.00	\$4,999.99	0.960%	0.964%
	\$5,000.00	Over	1.210%	1.217%
<u>EFFECTIVE:</u> <u>August 1, 2008</u>				
CERTIFICATE SAVINGS	\$0.00	\$499.99	0.000%	0.000%
	\$500.00	\$4,999.99	1.445%	1.455%
	\$5,000.00	Over	1.695%	1.709%

INTEREST ON ALL DEPOSITS COMPOUNDED DAILY
ALL DEPOSITS ARE FDIC INSURED, MAXIMUM OF \$100,000

PEOPLES STATE BANK
SPECIAL CERTIFICATE OF DEPOSIT
DEPOSIT ACCOUNTS

August 5, 2008

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	2.75%	2.78%

* DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY)
INTEREST ON ALL DEPOSITS COMPOUNDED DAILY
ALL DEPOSITS ARE FDIC INSURED, MAXIMUM OF \$100,000