

Peoples State Bank

Schedule of Fees
July 1, 2009

	Regular Checking	Now Account	Super Now Account	Money Market Account	Statement Savings	Holiday & Club Account	IRA	Certificates
								Terms
								3 Mos - 5 Yrs
								Fixed Rate For Terms
Annual Interest Rate	N/A	Market	Market	Market	Market	Market	Market	Terms
Compounding Frequency	N/A	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest Paid	N/A	Monthly	Monthly	Monthly	Quarterly	Annually	Quarterly	Varies
Assumed Days	N/A	365	365	365	365	365	365	365
Statement Cycle	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Balance	\$300 Avg Balance	\$1,000.00	\$2,500.00	\$2,500.00	\$100 Avg. Balance	Per Club Choice	\$250.00	\$500.00
Maintenance Charge below Minimum Balance	\$6.00 Monthly	\$7.00 Monthly	\$10.00 Monthly	\$10.00 Monthly	\$3.00 Monthly	\$10.00 For Early Withdrawal	N/A	N/A
NSF								
Checks per item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	N/A	N/A	N/A
Returned Items	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Stop Payment Request	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	N/A	N/A	N/A
Return of Physical Checks	\$10.00 per statement cycle	\$10.00 per statement cycle	\$10.00 per statement cycle	\$10.00 per statement cycle	N/A	N/A	N/A	N/A
Dormant Account Monthly Charge	\$2.00	\$2.00	\$2.00	\$2.00	\$1.00	N/A	N/A	N/A
Ltd Withdrawals	No	No	No	Six (6)	.50 per withdrawal in excess of 3 per month	N/A	Unscheduled Withdrawals	N/A
Excess Charge				N/A			\$15.00	
Phone Transfers	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	N/A	N/A
Wire Transfers	Outgoing							
	Outgoing \$25.00 Foreign 45.00 Incoming \$10.00							
Research Charge	\$20.00 per hour - No charge if bank's error							
Account Closing	\$10.00 charge - Within 90 days of opening							
Printout of Account	\$.50 per page							
Reproduce Statement	\$2.00							
Zipper Bag	\$2.50 each							
Lock Zipper Bag	\$15.00 each							
Photocopies	\$.25 each							
Foreign Check Clearing	\$25.00 Canadian							