

**YOUR ABILITY TO WITHDRAW FUNDS**

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

**LONGER DELAYS MAY APPLY**

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available until the second day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period of time under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of those reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS**

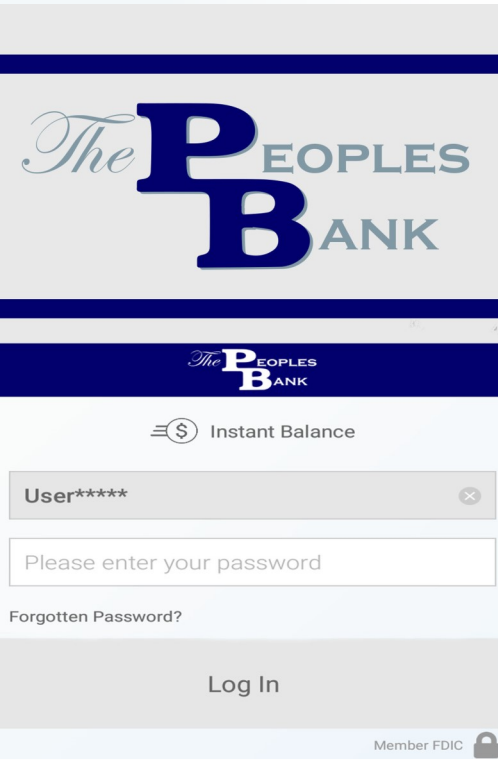
If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

*Anytime, Anywhere...  
The Peoples Bank APP*

The Peoples Bank is committed to providing personalized, friendly support and convenient, on-the-go financial resources for your personal and business banking needs. Go to your Apple APP store or Google APP store and download "The Peoples Bank On The Go" APP.



[www.peoplesgambier.com](http://www.peoplesgambier.com)



*Checking Accounts*

*Full Service Bank Locations*

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(740) 392-1008

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Mount Vernon, Ohio 43050  
(740) 397-7922

103 East Wiggin Street  
Gambier, Ohio 43022  
(740) 427-2101

*Local Bank. Local People. Local Decisions.*

Call, Come By or APPLY ONLINE! :  
(740) 427-2101 \* [www.peoplesgambier.com](http://www.peoplesgambier.com)

## Checking Accounts

### Regular Checking Account

- Simplified, effortless checking
- \$200 minimum daily balance to waive \$4.00 service fee
- Free ATM / Debit Card
- Free Direct Deposit
- Free Online Banking and Bill Pay
- Free Paperless Monthly Statements

### Personal Convenience Checking

- Basic or E-Statements
- \$8.00 Monthly Service Fee waived with Direct Deposit
- No minimum balance requirements
- Free ATM / Debit Card
- Free Direct Deposit
- Free Online Banking and Bill Pay
- Free Paperless Monthly Statements

### NOW Checking

- Basic or E-Statements
- \$1500 minimum daily balance to waive service fee
- \$5.00 Service Fee
- Free ATM / Debit Card
- Free Direct Deposit
- Free Bill Pay
- Free Online Banking

### Super Now Checking

- Basic or E-Statements
- \$2500 minimum daily balance to waive service fee
- \$3.00 Service Fee
- Free ATM / Debit Card
- Free Direct Deposit
- Free Bill Pay
- Free Online Banking

\* See our brochure "Your Deposit Account" for complete Terms and Conditions.

## Business Accounts

### Sole Proprietorship / Estate Checking

- Free Paperless Monthly Statements
- \$3.00 Monthly Maintenance Fee
- \$200 minimum daily balance to waive service fee
- Wire Transfers Available
- ATM / Debit Card Limited Availability

### Regular Business Checking

- Free Paperless Monthly Statements
- \$5,000 opening balance
- \$5,000 minimum daily balance to waive service fee
- \$7.50 Monthly Maintenance Fee
- Wire Transfers Available
- Free ATM / Debit Card

### Business Checking PLUS

- Free Paperless Monthly Statements
- \$10,000 opening balance
- \$10,000 minimum daily balance to waive service fee
- \$12.00 Monthly Maintenance Fee
- Wire Transfers Available
- Free ATM / Debit Card

*Banking On a Better  
Business Experience*

HERE's How:

OPEN an  
ACCOUNT  
Today!!

STOP BY any convenient branch location and talk with a friendly, knowledgeable Peoples Bank customer service representative who will get to know you and help you to select the checking, savings, CD's or money market account that is right for you.



For 98 years, The Peoples Bank has provided a customer focused commitment to quality that never stops for individuals, families, businesses and the community we serve.

The Peoples Bank offers its customers personal and business financial solutions and competitive rates and fees to meet your needs and lifestyle. More importantly The Peoples Bank is a community bank that cares about your success.

Our board and our staff are made up of local people that are interested in your needs and the needs of our community. Peoples reinvests in Knox County through employment, taxes and charitable contributions with our staff participating in various local organizations.

We are here to serve you and welcome the opportunity to discuss your financial needs in detail. Experience The Peoples Bank, community banking at its best.

Our mission is to be "Large enough to serve you; Small enough to know you."

*Our team becomes your team.*

*The Peoples Bank has been rated 5 Stars, by Bauer Financial Services for Over 25 years.*



*Community Banking since 1920.*