



*Large Enough to Serve You, Small Enough to Know You*

Knox County's Only Locally Owned Community Bank

With 3 Convenient Locations to Serve Our Community

Gambier:  
Mount Vernon Locations:

103 E Wiggin St  
11423 Upper Gilchrist Rd  
1051 Newark Rd

## Welcome to the New Academic Year!

We understand how many choices there are when it comes to banking services. *Thank you* for choosing The Peoples Bank!

### The Peoples Bank offers students two account options:

#### 1. Checking Account:

- Minimum daily balance of **\$200.00** required to avoid **\$4.00** monthly service fee
- VISA debit check card or ATM card accessible
- 3 starter checks
- Paperless statements, Internet Banking, & Bill Pay at [www.peoplesgambier.com](http://www.peoplesgambier.com)
- Discretionary **OOPS! Program** (Occasional Overdraft Privilege Service)

#### 2. Passbook Savings:

- Minimum daily balance of **\$100.00** required to avoid **\$3.00** monthly service fee
- ATM card accessible
- 6 fee free over the counter withdrawals per month
- Interest paid quarterly on balances over \$25.00
- Paperless statements and Internet Banking at [www.peoplesgambier.com](http://www.peoplesgambier.com)

### ATM/Debit Cards:

- ATM cards daily limit \$200
- Debit cards daily limit \$200 PIN-transactions/\$800 using credit option
- \$15 replacement fee for Damaged/Lost cards/\$5 PIN resets
- For Lost or Stolen cards, after business hours, call **Shazam @ 800-383-8000**
- Fee Free ATM all three (3) of The Peoples Bank locations

**ATM and Debit cards are NOT on real time. ATM balances could be 24-72 hours behind the actual account balance. Please DO NOT rely on the balance at the ATM.**

*Note: Merchants have up to 6 months to present POS/Debit card charges to the bank.*

### Important Information You Need to Know:

- **Non-Sufficient Funds and Overdrafts-** \$31.00 fee for each item presented when sufficient funds are not available.
- **Stop Payment-** A \$31.00 fee per stop pay on checks and ACH payments.
- **Check Cashing and Holds-** Account **must** be in good standing to cash a check. We will cash checks from your parents and grandparents up to **\$200.00**. Amounts over that must be deposited with a possible 2-9 business day hold.
- Be prepared to show your MVNU ID or driver's license to verify identity.
- **Visa** credit cards are available for establishing credit: **must** be 21 years of age with source of income.