

When you open an account with us you will get a \$10 gift certificate redeemable at any Elma, Alta Vista, or Lourdes area business and 50 personalized checks FREE! See us for details. Also, we make switching EASY and can assist you with moving your ACHs or automatic deposits with our switch kits! **Please bring your photo identification and social security card with you to open up an account.**

Convenience Services

- ⇒ Customers can use **ATMs** at Privileged Status financial institutions nationwide **without paying surcharge fees**. Go to shazam.net to find a locator.
- ⇒ **FREE online banking** provides up to date transaction history including pictures of check images, the ability to transfer funds and more.
- ⇒ Find your monthly statement **FREE** when you enroll in online banking. Checks images are included.
- ⇒ **FREE Mobile Banking** on a handheld device allows you to check your balance, transfer money, make loan payments and more!
- ⇒ **FREE 24 hour telephone banking** (641-393-2750 or 877-540-7444)! Receive balance information, recent transactions and more!

Bank Hours

Lobby

7:30 AM - 3 PM Monday Through Friday

7:30 - 10 AM Saturdays

Drive-up

7:00 AM - 3:30 PM Monday Through Friday

7:30 - 10 AM Saturdays

Bank at your convenience

24 hours a day/7 days per week with:

telephone banking

(641-393-2750 or 877-540-7444),

online banking or mobile banking

(www.psb-iowa.com),

night drop and ATM

(available in Alta Vista & Elma)



328 Main ST
PO Box 357
Elma IA 50628

Phone: 641-393-2301
Fax: 641-393-2556
E-mail: psb@psbiowa.com

www.psb-iowa.com

Checking Accounts



CHECKING ACCOUNTS

	BASIC CHECKING	REGULAR	PLUS CHECKING	SUPER NOW	BUSINESS WITH INTEREST	FREEDOM	PREMIUM FREEDOM														
Features & Benefits	No minimum balance Unlimited transactions	Includes check images with printed statements	No minimum balance required. FREE personal checks ² FREE money orders	Checking with interest No base charge fee for average collected balance of \$1500 or more	Checking with interest No service fee for average collected balance of \$1500 or more	Checking with higher interest rate (minimum of \$5000 needed to earn interest)	Checking with higher interest rate (minimum \$50,000 to avoid service charge)														
Opening	None	None	None	None	None	\$5,000.00	\$50,000.00														
Balance Requirements	None	None	None	Yes ¹	Yes ¹	Yes ¹ . Minimum of \$5000 needed to earn interest.	Yes ¹ . Min. of \$50,000 to avoid chg.														
Interest Benefits	None	None	None	Yes ¹	Yes ¹	Yes ¹ . Minimum of \$5000 needed to earn interest.	Yes ¹ . Min. of \$50,000 to avoid chg.														
ATM / Debit Card	Free	Free	Free	Free	Free	Free	Free														
Internet Banking	Free	Free	Free	Free	Free	Free	Free														
Mobile Banking	Free	Free	Free	Free	Free	Free	Free														
Monthly Service Charge Fees²	None	<table border="0"> <tr> <td>Avg. Collected Balance</td> <td>Fee</td> </tr> <tr> <td>\$1500</td> <td>None</td> </tr> <tr> <td>\$1200-\$1499</td> <td>\$3</td> </tr> <tr> <td>\$900-\$1199</td> <td>\$4</td> </tr> <tr> <td>\$600-\$899</td> <td>\$5</td> </tr> <tr> <td>\$300-\$599</td> <td>\$6</td> </tr> <tr> <td>0-\$299</td> <td>\$7</td> </tr> </table> <p>You may have up to 30 debits per month without a debit item fee. After 30 debits, a debit item fee of .16 per additional debit will be charged.</p>	Avg. Collected Balance	Fee	\$1500	None	\$1200-\$1499	\$3	\$900-\$1199	\$4	\$600-\$899	\$5	\$300-\$599	\$6	0-\$299	\$7	<p>For a base charge fee of \$7 per month, you may have 40 debits per month without additional debit item fee.</p> <p>After 40 debits, a debit item fee of .16 per additional debit will be charged.</p>	<p>Over 30 transactions will result in a debit item fee of .16 per additional debit.</p> <p>If average collected balance falls below the \$1500 minimum, a base charge fee of \$7 will be charged.</p>	<p>Over 30 transactions will result in a debit item fee of .16 per additional debit.</p> <p>If your average collected balance falls below the \$1500 minimum, a base charge fee of \$7 will be charged.</p>	<p>You may have 5 debits from this account per statement cycle. There is a \$5 debit item fee for each debit over the allowed 5.</p> <p>If your balance is less than \$5000.00 on any day in the statement cycle there is a \$5.00 service charge for that statement cycle.</p>	<p>You may have 2 debits from this account per statement cycle. There is a \$20 debit item fee for each debit over the two allowed. If your daily balance is less than \$50,000 on any day, a \$20 service charge will be imposed during that statement cycle.</p>
Avg. Collected Balance	Fee																				
\$1500	None																				
\$1200-\$1499	\$3																				
\$900-\$1199	\$4																				
\$600-\$899	\$5																				
\$300-\$599	\$6																				
0-\$299	\$7																				
Statements	\$2 monthly service charge for printed statements	On line statements and printed statements available	On line statements and printed statements available	On line statements and printed statements available	On line statements and printed statements available	On line statements and printed statements available	On line statements and printed statements available														
Check images	Available with online banking	Available online, or on printed statements	Available online, or on printed statements	Available online, or on printed statements	Available online, or on printed statements	Available online, or on printed statements	Available online, or on printed statements														

**All qualify for
 FREE Online
 Banking**

¹ Interest rates are posted within the bank and online (www.psbiova.com) and may change weekly. ²See us for details.
 Note: Tax will be added to all fees.