

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.

Convenient 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 in your e-mail inbox with **FREE eStatements**. 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!
- ⇒ **FREE application** used to **detect fraud and monitor balances!**

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



Saving Options



Whether you are saving for a car, college education, retirement or something else we have a variety of saving options to suit your needs.

Savings Account

- Earn competitive interest which is paid quarterly on a Savings Account. Make up to six withdrawals monthly without a charge. After six withdrawals a fee of \$.50 for each additional withdrawal will be charged.

Crackin' The Books

- Students can earn money for their grades each quarter after they open up a Crackin' The Books Savings Account. Parent or guardian must have an active checking account with Peoples Savings Bank to participate.

Christmas Club

- Help take some of the stress out of the holiday season with a Christmas Club account! Participants can make deposits at their convenience or set up automatic transfers into this interest bearing account. Then in early November we will send you a check with the balance of the account. Christmas Club members also get a special gift each year!

Certificates of Deposit

- Take advantage of higher saving interest rates and the safety and security of FDIC insurance with a Certificate of Deposit. Whether it's for just a few months or up to a few years, we can find a term to meet your needs.

Retirement or College Savings Plan

- Whether you choose a Traditional IRA, Roth, SEP, or Coverdell, our retirement, health, and college savings plans will help you achieve your goals without the worry of the loss of principal.

Checking Accounts Earning Interest

Super Now

- Individuals, husband/wife partnerships, unincorporated proprietorships and certain non-profit corporations may qualify for this type of account. There is no service charge for accounts with an average collected balance of \$1500. Over 30 transactions will result in a debit item fee of .16 per additional debit. If your average collected balance falls below \$1500, a monthly fee of \$7.00 will be charged.

Business with Interest

- Businesses can earn interest with this account. There is no service charge for accounts with an average collected balance of \$1500. Over 30 transactions will result in a debit item fee of .16 per additional debit. If your average collected balance falls below \$1500, a monthly fee of \$7.00 will be charged.

Freedom

- This account is an interest bearing checking for those that make minimal withdrawals. 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. There is a \$5 base charge fee if your balance falls below \$5000 at any time during the statement cycle.

Interest rates are posted within the bank and online (www.psbiowa.com) and may change weekly.

Tax will be added to all fees.

