



	Consumer Accounts						Consumer and Commercial Accounts			Commercial Accounts		
				Rewards Accounts								
	Value E-Checking	PSB Club Checking	Super Now Checking	Simple Rewards Checking	Simple Success Checking	Simple Saver Savings	Money Market	Simple Money Market	Savings Account	Small Business Checking	Business Checking	Commercial Premier Checking
<b>Minimum Initial Deposit</b>	\$50	\$100	\$1,500	\$100	\$100	\$100	\$1,500	\$50,000	\$100	\$100	\$1,000	\$10,000
<b>Minimum Balance or Average Collected Balance (ACB)</b>	None	None	\$1,500 average collected balance	None	None	None	\$1,500 average collected balance	\$1,500 average collected balance	\$100 minimum balance	\$300 minimum balance	\$2,500 minimum balance	\$10,000 minimum balance
<b>Monthly Maintenance Fee</b>	Free with E-Statement \$2.00 with paper statement	\$5.00	\$7.50*	FREE	FREE	FREE	\$7.50*	\$7.50*	\$5.00*	\$5.00*	\$7.50*	\$10.00*
<b>Free Debits per Statement Cycle</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	3 Free \$3.00 after 3	6 Free \$3.00 after 6	6 Free \$3.00 after 6	9 Free \$3.00 after 9	50 Free \$.15 after 50	250 Free \$.15 after 250	250 Free \$.15 after 250
<b>Statements With Images</b>	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes
<b>Interest Bearing</b>	No	No	Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	Yes

\* Maintenance fee is waived if the minimum balance or average collected balance is upheld.

<b>Rewards Accounts</b>	<b>Club Benefits</b>
-------------------------	----------------------

**Rewards Accounts Requirements to receive the Rewards Account Benefits:**  
 1) Signed up for E-Statements **AND**  
 2) 15 Debit card transactions per statement cycle **AND**  
 3) Direct deposit of \$100 or more per statement cycle.

**Rewards Accounts Benefits**  
**Simple Rewards Checking:** 4% cash back on \$250 in debit card purchases up to \$10.00 per month.  
**Simple Success Checking:** 2.31% annual percentage yield (APY) on balances up to \$25,000. 0.25% APY on balances over \$25,000.  
**Both:** \$15 in Foreign ATM Fees refunded.

**Rewards Savings Account**  
**Simple Saver:**  
 1) Must be attached to and meet the requirements of the Rewards Checking Account.  
 2) Earns 1.05% APY on balances up to \$50,000.00. 0.25% APY on balances over \$50,000.00.

**PSB Club Checking**  
 1) 1 free box of wallet or duplicate specialty checks per calendar year.  
 2) Free cashier's checks and money orders.