Peoples Community Bank

The following types of loans are considered desirable and are encouraged so long as the requests are of legitimate nature and so long as the loans are sound, profitable, collectable and within the bank's capacity to administer properly.

- **Residential Real-Estate Loans** – financing for family residential units that will house from one to four families.
- **First Mortgage / Home Improvement Loans** - financing for individuals for improvements to be made to single and multiple family dwellings.
- **Agricultural Loans** - financing for agricultural production. This category also includes all other loans to farmers not more appropriately classified as consumer or real estate.
- **Consumer Loans** – financing for individuals for household, family, and other personal (non-business) purposes.
- **Commercial & Industrial Loans** – financing for businesses that are sole proprietorships, partnerships, and corporations. These loans are for commercial, industrial or professional purposes. They may or may not include insured or guaranteed loans and/or be in the form of a letter of credit.
- **Construction & Development Loans** – financing for businesses and/or individuals to purchase, develop, and construct real estate, which is secured by the real estate involved.

Standard Fees:

- Real Estate Loans…….. $975.00 or 1%
- Installment Loans…… $100.00 or 10%
- Unsecured Loans…… $100.00 or 10%
- Commercial Loans…….. $200.00

Peoples Community Bank

The following types of checking accounts are offered:

- Regular
- Business Checking
- Regular Business Checking
- Super Now
- Money Market

Other Products Peoples Community Bank Offers:

- Certificates of Deposits and IRA’s
- Peoples Online Privilege Banking/Mobile Banking
- Mobile Deposits
- E-Statements
- Wires
- ATM/Debit Card
- Remote Deposit Capture
- Safe Deposit Boxes
- Cashier’s Checks/Money Orders
- ACH Origination/Internet Banking Transmission (Cash Management) for Payroll Services
- Digital Wallets

	Regular Checking	Business Checking	Regular Business Checking	Super Now	Money Market
What is the minimum amount to open?	$100.00	$100.00	$1,000.00	$1,000.00	$2,500.00
What is my monthly service charge?	$6 if balance falls below $100.00 during the statement cycle	$6 if balance falls below $100.00 during the statement cycle	$10.00 if balance falls below $1,000.00 throughout the monthly statement cycle.	$10.00 if balance falls below $1,000.00 throughout the monthly statement cycle.	$10.00 if balance falls below $1,000.00 throughout the monthly statement cycle.
What is my minimum daily balance to avoid a service charge?	$100.00	$100.00	$1,000.00	$1,000.00	$1,000.00
How many checks may I write?	Unlimited	Unlimited	Unlimited	Unlimited	Six withdrawals. A fee of $10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) over 6 per month.
Do I earn interest?	No	No	Yes Contact us for rates and terms	Yes Contact us for rates and terms	Yes Contact us for rates and terms
Will I receive an ATM/ debit card free?	Yes	Yes	Yes	Yes	Yes
How many debit card transactions do I receive?	Unlimited	Unlimited	Unlimited	Unlimited	3
What other benefits do I receive?	Notary service	Notary service	Notary service	Notary service	Notary service
Age restrictions?	None	None	None	None	None

CD's and IRA's

Term	Minimum Deposit	Interest Paid
91 Day	$500.00	Quarterly
6 Month	$500.00	At Maturity
12 Month	$500.00	Quarterly
18 Month	$500.00	Quarterly
24 Month	$500.00	Quarterly
36 Month	$500.00	Quarterly
48 Month	$500.00	Quarterly
60 Month	$500.00	Quarterly
Graduate CD	$100.00	Quarterly

Call for rates.

CD FAQs

- **Can a customer withdraw their interest** - No. The customer must redeem the entire certificate, we cannot give the customer a partial amount of their certificate.
- **Can the rate be negotiated** - Sometimes. In most instances we are only allowed to give the customer the board rate. If it is a situation that you are not sure about it is always best to ask management.
- **Can you open a CD with less than $500.00** - No. We are not allowed to open a certificate with less than $500.00, although the customer can put the money in a passbook savings until they have saved the minimum.

The Graduate CD

- **Minimum balance to open the account** - You must deposit $100.00 to open this account. Additional deposits may be made to this account any time with a minimum deposit of $25.00 each.
- **Determination of Rate** - Rate is determined by the term of certificate.
- **Maximum Deposits** - Deposits may not exceed $5,000 per year.
- **Other term** - Childs name must be primary owner.
- **Effect of closing the account early** - There is a penalty for early withdrawal.

Individual Retirement Accounts

- **An IRA** - is a tax-sheltered plan that allows you to provide for your financial future.
- **Traditional IRA** - If you are under age 50 in 2026 the maximum IRA limit for contributions that you can make is $7,500, up to the amount you make in taxable income in 2026. For example, if you only make $4,000, this is the maximum you can contribute. If you turn 50 or older in 2026, the maximum you can contribute to your IRA account is $8,600, up to but not exceeding your 2026 taxable income. This amount includes the $7,500 limit that everyone qualifies for, as well as an additional $1,000 catch-up contribution. All and/or part of your contributions may be tax deductible.
- **Roth IRA** - If you have both a traditional IRA and a Roth IRA, it is important to know that the 2026 limits apply to combined contributions. Therefore, if you are under age 50, you can invest $2,000 into your traditional IRA and up to a $5,500 maximum into your Roth IRA, or any other combination as long as the total doesn't exceed $7,500. If you are over 50, any combination of investment up to $8,600 is allowed by the federal government. If you have a Roth IRA only, then your maximum 2026 contribution limit is $7,500, and if you are over 50, your maximum contribution limit is $8,600.
- **Rollovers and Transfers** from a pension, profit sharing, 401K retirement plan or tax sheltered annuity will retain the tax deferred status

2026 HSA Contribution Limits:

- 2026 HSA contribution will be $4,400 for individuals with self-only or single coverage.
- For those with family coverage, the maximum contribution will be $8,750.
- For single or family, the 55+ catch-up contribution is $1,000.

2026 HDHP Minimum Deductible:

- For a single individual, an HSA-qualified health plan in 2026 must have a deductible no lower than $1,700.
- For a family, an HSA-qualified health plan in 2026 must have a deductible no lower than $3,400.

2026 HDHP Maximum out-of-pocket expenses:

- Self-Only HDHP Coverage: $8,500.00
- Family HDHP Coverage: $17,000.00

Peoples Online Privilege Banking

"POP"

Online Banking with Peoples Community Bank allows you to bank from the convenience and comfort of your own home. POP is easy, safe and secure. With a simple click of your mouse you can complete all of your banking transactions. For your safety, we have implemented multiple security features to prevent fraudulent activity. POP is available for you at any time on our website.

POP Features Include:

- Mobile Banking App and E-Statements
- Keep your checkbook in balance
- Transfer funds between your accounts
- Make a loan payment
- Pay bills electronically
- Mobile Deposits
- Request stop payments on checks
- Obtain copies of paid checks and/or statements
- Get the latest product information

Take advantage of our Online Bill Payment service. Sign up by visiting any of our 16 locations. Experience the convenience of click and go bill payment.