



**RATE CHART**  
*Peoples State Bank*  
Member FDIC



P O Box 869  
100 S. Range  
Colby KS 67701-0869

P O Box 869  
1302 Main  
Goodland KS 67735-0869

P O Box 869  
940 Oak Avenue  
Hoxie KS 67740-0869

PO Box 10  
610 W 2<sup>nd</sup>  
Oakley KS 67748

P O Box 106  
304 Rawlins Avenue  
McDonald KS 67745-0106

This Rate Chart contains information about interest rates and annual percentage yields for the accounts we offer. Certificates of Deposit are compounded at maturity, excluding the 24, 36, 48, and 60-Month Certificates of Deposit, which compound Annually.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
*3 Month Certificate of Deposit	\$1,000.00		0.25%	0.25%
*6 Month Certificate of Deposit	\$1,000.00		0.25%	0.25%
*12 Month Certificate of Deposit	\$1,000.00 - \$9,999.99		0.55%	0.55%
*12 Month Certificate of Deposit	\$10,000.00 & Above		0.55%	0.55%
*24 Month Certificate of Deposit	\$1,000.00		0.73%	0.73%
*36 Month Certificate of Deposit	\$1,000.00		0.93%	0.93%
*48 Month Certificate of Deposit	\$1,000.00		1.39%	1.39%
*60 Month Certificate of Deposit	\$1,000.00		1.59%	1.59%
*12 Month IRA	\$1,000.00		0.59%	0.59%

The interest rate and annual percentage yield will not change for the term of your certificate. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). If you select your account to automatically renew, your account will automatically renew at maturity. You will have ten (10) calendar days after the maturity date to withdraw funds without penalty. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your accrual of interest ceases at the maturity date. You may decide to receive a check for the interest, deposit it to your checking account, deposit it to your savings account or compound the interest by adding it to the certificate automatically. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. No maintenance or activity fees are imposed on Certificate of Deposit Accounts. If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed. \*A penalty may be imposed for early withdrawal.

3 or 6 month Certificate of Deposit – 30 days interest  
12 or 24 month Certificate of Deposit – 60 days interest  
36 month Certificate of Deposit – 90 days interest  
48 month Certificate of Deposit – 180 days interest  
60 month Certificate of Deposit – 365 days interest

Account Product Name	Minimum Opening Deposit	Minimum to Obtain APY	Interest Rate	APY
Freedom's Choice Free Checking				
"Peoples" Value Checking				
**Subject to Conditions				
"Peoples" Choice Checking				
Business Checking				
***Business Elite	\$10,000.00			
Daily Balance of:				
Up to \$9,999.99		\$0.00	0.00%	0.00%
\$ 10,000.00 - \$ 49,999.99		\$10,000.00	0.13%	0.13%
\$ 50,000.00 - \$249,999.99		\$50,000.00	0.18%	0.18%
\$250,000.00 and over		\$250,000.00	0.23%	0.23%
***Now Account	\$1,000.00	\$1,000.00	0.09%	0.09%
***Super Now Account	\$1,000.00	\$1,000.00	0.14%	0.14%
***"Peoples" Prestige	\$1,000.00	\$1,000.00	0.10%	0.10%
***Money Market Account	\$2,000.00			
Daily Balance of:				
Up to \$1,000.00			0.00%	0.00%
\$1,000.00 - \$9,999.99		\$1,000.00	0.08%	0.08%
\$10,000.00-\$49,999.99		\$10,000.00	0.13%	0.13%
\$50,000.00-\$199,999.99		\$50,000.00	0.18%	0.18%
\$200,000.00 and over		\$200,000.00	0.23%	0.23%
***Savings Account	\$25.00		0.18%	0.18%

\*\*Limit of 20 debits per statement cycle. A check charge of \$0.63 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of twenty (20) during a month.

\*\*\*The interest rate and annual percentage yield may change after account opening. Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of **July 1, 2014**.

For current rate information call:

Colby  
785-462-2224

Goodland  
785-890-2224

Hoxie  
785-675-2224

McDonald  
785-538-2224

Oakley  
785-672-4448