

# Peoples Bank® Directory and Fee Schedule

*With Offices in Ohio, West Virginia & Kentucky*

## OHIO OFFICES

Area Code (740)

<b>MARIETTA</b> <b>Putnam St. Office</b> 138 Putnam St.*	<b>373-3155</b> 8:30 AM - 4:30 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>CALDWELL</b> <b>Office</b> 415 Main Street	<b>732-5654</b> 8:30 AM - 4:00 PM 8:30 AM - 6:00 PM 8:30 AM - Noon 8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Thursday Friday Saturday Monday–Friday Saturday	<b>McCONNELSVILLE</b> <b>Office</b> 68 S. Kennebec	<b>962-2999</b> 8:30 AM - 5:00 PM 7:00 AM - 7:00 PM 8:30 AM - Noon 8:00 AM - 5:00 PM 7:00 AM - 7:00 PM 8:00 AM - Noon	Monday– Thursday Friday Saturday Monday–Thursday Friday Saturday
<b>Second St. Office</b> 332 Second St.*	<b>374-6128</b> 8:30 AM - 6:00 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>Motor Bank</b> 415 Main Street			<b>Motor Bank</b> 68 S. Kennebec		
<b>Motor Bank</b>	8:00 AM - 6:00 PM 8:00 AM - 7:00 PM 8:00 AM - Noon	Monday–Thursday Friday Saturday	<b>CAMBRIDGE</b> <b>Office</b> 845 Wheeling Ave.	<b>439-2767</b> 8:30 AM - 4:30 PM 8:30 AM - 5:00 PM	Monday–Thursday Friday	<b>MIDDLEPORT</b> <b>Office</b> 97 N. 2nd Street	<b>992-6661</b> 8:30 AM - 4:00 PM 8:30 AM - Noon 8:00 AM - 5:00 PM 8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Friday Saturday Monday–Thursday Friday Saturday
<b>Frontier Office</b> Frontier Shopping Center 124 Gross St. *	<b>374-6130</b> 8:30 AM - 6:00 PM 8:30 AM - 7:00 PM 8:30 AM - Noon	Monday–Thursday Friday Saturday	<b>Sixth Street Office</b> 556 Wheeling Ave.*	<b>439-0831</b> 7:00 AM - 7:00 PM	Monday–Saturday	<b>Motor Bank</b> 97 N. 2nd Street		
<b>Motor Bank</b> Frontier Shopping Center 124 Gross St.*	8:00 AM - 6:00 PM 8:00 AM - 7:00 PM 8:00 AM - Noon	Monday–Thursday Friday Saturday	<b>CARROLL</b> <b>Office</b> 55 High St.	<b>756-7890</b> 8:30 AM - 5:00 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>NELSONVILLE</b> <b>Office</b> 35 Public Square	<b>753-1955</b> 8:30 AM - 4:00 PM 8:30 AM - 5:00 PM 8:30 AM - Noon 8:00 AM - 5:00 PM 8:00 AM - 6:00 PM 8:00 AM - 1:00 PM	Monday–Thursday Friday Saturday Monday–Thursday Friday Saturday
<b>Kroger Office</b> Kroger Center 40 Acme St.*	<b>374-6139</b> 8:00 AM - 8:00 PM	Monday–Saturday	<b>Motor Bank</b> 55 High St.*	8:00 AM–6:00 PM 8:00 AM - Noon	Monday–Friday Saturday	<b>Motor Bank</b> 130 W. Washington Street		
<b>Reno Office &amp; Motor Bank</b> 20 Sandhill Rd.	<b>374-6131</b> 8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Friday Saturday	<b>FLUSHING</b> <b>Office &amp; Motor Bank</b> 217 E. High Street	<b>968-3555</b> 8:30 AM - 4:30 PM 8:30 AM - 6:00 PM 8:30 AM - Noon	Monday–Thursday Friday Saturday	<b>POMEROY</b> <b>Office</b> 115 Court St.	<b>992-2133</b> 8:30 AM - 4:00 PM 8:30 AM - Noon 8:00 AM - 5:00 PM 8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Friday Saturday Monday–Thursday Friday Saturday
<b>ATHENS</b> <b>Downtown Office</b> 1 N. Court St.	<b>597-2003</b> 8:30 AM - 5:00 PM	Monday–Friday	<b>GALLIPOLIS</b> <b>Downtown Office</b> 349 Third Ave.	<b>446-0902</b> 8:30 AM - 4:00 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>Motor Bank</b> 112 Lynn & Second St.		
<b>Athens Mall Office</b> 801 E. State St.*	<b>597-2006</b> 8:30 AM - 5:00 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>Motor Bank</b> 349 Third Ave. *	8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Friday Saturday	<b>QUAKER CITY</b> <b>Office</b> 209 Broadway	<b>679-2222</b> 9:00 AM - 2:00 PM 9:00 AM - 5:00 PM 9:00 AM - Noon	Monday–Thursday Friday Saturday
<b>Motor Bank</b> 801 E. State St.*	8:00 AM - 5:30 PM 8:00 AM - 1:00 PM	Monday–Friday Saturday	<b>LANCASTER</b> <b>Wheeling Street Office</b> 117 W. Wheeling St	<b>653-4995</b> 9:00 AM - 4:00 PM	Monday–Friday	<b>RUTLAND</b> <b>Office</b> 43 Salem St.	<b>742-2888</b> 9:00 AM - 3:00 PM 9:00 AM - 5:00 PM 9:00 AM - Noon 9:00 AM - 3:00 PM 9:00 AM - 5:00 PM 9:00 AM - Noon	Monday–Thursday Friday Saturday Monday - Thursday Friday Saturday
<b>Union St. Office</b> W. Union St.*	<b>593-7761</b> 8:30 AM - 4:30 PM	Monday–Friday	<b>West Fair Office</b> <b>Office &amp; Motor Bank</b> 2211 West Fair Ave. *	<b>687-2920</b> 7:00 AM - 7:00 PM 8:00 AM - 1:00 PM	Monday - Friday Saturday	<b>Motor Bank</b> 43 Salem St.		
<b>Motor Bank</b> W. Union St.*	8:00 AM - 5:30 PM 8:00 AM - 6:00 PM	Monday–Thursday Friday	<b>LOWELL</b> <b>Office</b> 300 Main Street	<b>896-2369</b> 8:30 AM - 6:00 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>THE PLAINS</b> <b>Office</b> 70 North Plains Rd.* Suite 101	<b>797-4547</b> 8:30 AM - 5:00 PM 8:30 AM - Noon	Monday–Friday Saturday
<b>BALTIMORE</b> <b>Office</b> 120 N. Main St.*	<b>862-4174</b> 8:30 AM - 4:30 PM 8:30 AM - 5:30 PM 8:30 AM - Noon	Monday–Thursday Friday Saturday	<b>Motor Bank</b> 300 Main Street	8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Friday Saturday	<b>Motor Bank</b> 70 North Plains Rd.*		
<b>Motor Bank</b> 120 N. Main St.*	8:00 AM - 4:30 PM 8:00 AM - 5:30 PM 8:30 AM - Noon	Monday–Thursday Friday Saturday	<b>LOWER SALEM</b> <b>Office</b> 103 Main Street	<b>585-2387</b> 8:00 AM - 4:00 PM 8:00 AM - 5:00 PM 8:00 AM - Noon	Monday–Thursday Friday Saturday	<b>WESTERVILLE</b> <b>Office</b> 515 Executive Campus Dr., Ste. 140	<b>(614) 519-2940</b> 8:00 AM - 5:00 PM	Monday - Friday
<b>BELPRE</b> <b>Office</b> 1902 Wash. Blvd.*	<b>423-7516</b> 8:30 AM - 4:00 PM 8:30 AM - Noon	Monday–Friday Saturday	<b>Motor Bank</b> 103 Main Street	8:00 AM - 4:00 PM 8:00 AM - 5:00 PM 8:00 AM - Noon	Monday–Thursday Friday Saturday			
<b>Motor Bank</b> 1902 Wash. Blvd.*	8:00 AM - 6:00 PM 8:00 AM - 7:00 PM 8:00 AM - Noon	Monday–Thursday Friday Saturday	<b>Office &amp; Motor Bank</b> 510 Wash. Blvd.	<b>401-2210</b> 8:00 AM - 6:00 PM 8:00 AM - Noon	Monday–Friday Saturday			
<b>BYESVILLE</b> <b>Office</b> 221 S. 2nd Street*	<b>685-1500</b> 8:30 AM - 4:30 PM 7:00 AM - 6:00 PM 8:30 AM - Noon	Monday–Thursday Friday Saturday	<b>Motor Bank</b> 221 S. 2nd Street*	<b>7:00 AM - 6:00 PM</b>	Friday			

# Peoples Bank® Directory and Fee Schedule

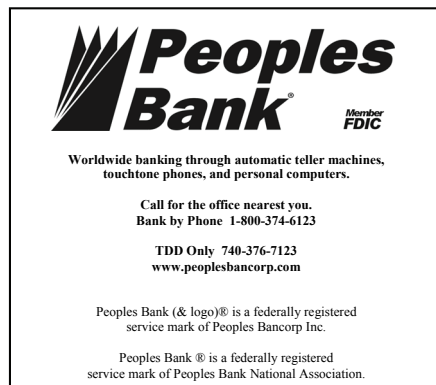
## WEST VIRGINIA OFFICES Area Code (304)

<b>HUNTINGTON</b>	<b>523-7700</b>	
<b>SE Hills Office</b>	8:30 AM - 4:30 PM	Monday-Friday
1126 20th Street*	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:30 AM - 5:00 PM	Monday-Thursday
1126 20th Street*	8:30 AM - 6:00 PM	Friday
	8:30 AM - Noon	Saturday
<b>Fifth Avenue Office</b>	8:00 AM - 6:00 PM	Monday-Friday
101 Fifth Avenue	8:00 AM - 1:00 PM	Saturday
<b>Motor Bank</b>	8:00 AM - 6:00 PM	Monday-Friday
101 Fifth Avenue	8:00 AM - 1:00 PM	Saturday
<b>NEW MARTINSVILLE</b>	<b>455-4500</b>	
<b>Office &amp; Motor Bank</b>	8:00 AM - 4:00 PM	Monday-Thursday
207 Main Street	8:00 AM - 5:00 PM	Friday
	8:00 AM - Noon	Saturday
<b>New Martinsville Wal-Mart</b>	<b>455-3500</b>	
	9 AM - 8:00 PM	Monday-Friday
1142 S. Bridge Street*	9 AM - 6:00 PM	Saturday
	Noon - 6:00 PM	Sunday
<b>STEELTON</b>	<b>455-5353</b>	
<b>Office</b>	8:00 AM - 4:30 PM	Monday-Friday
638 N. State. Rt.2*	8:00 AM - Noon	Saturday
<b>Motor Bank</b>	8:00 AM - 4:30 PM	Monday-Friday
638 N. State Rt.2*	8:00 AM - Noon	Saturday
<b>PARKERSBURG</b>	<b>428-1500</b>	
<b>Office</b>	8:30 AM - 4:30 PM	Monday-Friday
2107 Pike Street	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:00 AM - 6:00 PM	Monday-Friday
2107 Pike Street	8:00 AM - Noon	Saturday
<b>Emerson Avenue Office</b>	<b>428-2500</b>	
	8:00 AM - 4:30 PM	Monday-Friday
3411 Emerson Ave.	8:00 AM - Noon	Saturday
<b>Motor Bank</b>	8:00 AM - 6:00 PM	Monday-Friday
3411 Emerson Ave.	8:00 AM - Noon	Saturday
<b>South Parkersburg Wal-Mart</b>	<b>489-3900</b>	
	9:00 AM - 8:00 PM	Monday-Friday
2900 Pike Street*	9:00 AM - 6:00 PM	Saturday
	Noon - 6:00 PM	Sunday
<b>POINT PLEASANT</b>	<b>675-4480</b>	
<b>Office</b>	8:30 AM - 4:30 PM	Monday-Thursday
421 Main Street*	8:30 AM - 5:00 PM	Friday
	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:00 AM - 6:00 PM	Monday-Friday
421 Main Street*	8:00 AM - Noon	Saturday
<b>Point Pleasant North Office</b>	<b>675-8130</b>	
	8:00 AM - 5:00 PM	Monday-Thursday
2513 Jackson Ave.*	8:00 AM - 6:00 PM	Friday
	8:00 AM - Noon	Saturday
<b>Motor Bank</b>	8:00 AM - 6:00 PM	Monday-Friday
2513 Jackson Ave.*	8:00 AM - Noon	Saturday
<b>VIENNA</b>	<b>485-1400</b>	
<b>Wal-Mart</b>	9:00 AM - 8:00 PM	Monday-Friday
701 Grand Central Ave.*	9:00 AM - 6:00 PM	Saturday
	Noon - 6:00 PM	Sunday

## KENTUCKY OFFICES Area Code (606)

<b>ASHLAND</b>	<b>325-1999</b>	
	8:30 AM - 4:30 PM	Monday-Friday
1999 Winchester Ave.	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:30 AM - 5:00 PM	Monday-Thursday
1999 Winchester Ave.*	8:30 AM - 6:00 PM	Friday
	8:30 AM - Noon	Saturday
<b>GREENUP</b>	<b>473-9876</b>	
<b>Office</b>	8:30 AM - 4:30 PM	Monday-Friday
1627 Ashland Road	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:30 AM - 5:00 PM	Monday-Thursday
1627 Ashland Road*	8:30 AM - 6:00 PM	Friday
	8:30 AM - Noon	Saturday
<b>RUSSELL</b>	<b>836-9000</b>	
<b>Office</b>	8:30 AM - 4:30 PM	Monday-Thursday
900 Diederich Blvd.	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:30 AM - 5:00 PM	Monday-Thursday
900 Diederich Blvd.*	8:30 AM - 6:00 PM	Friday
	8:30 AM - Noon	Saturday
<b>SUMMIT</b>	<b>928-2200</b>	
<b>Office</b>	8:30 AM - 4:30 PM	Monday-Friday
6601 US Rt. 60	8:30 AM - Noon	Saturday
<b>Motor Bank</b>	8:30 AM - 5:00 PM	Monday-Thursday
6601 US Rt. 60	8:30 AM - 6:00 PM	Friday
	8:30 AM - Noon	Saturday

\*denotes ATM location for 24-Hour Banking Convenience.  
\*\* Effective December 21, 2007



**Savings Accounts**  
Excess Withdrawal Fee: \$1.00 (Per debit item over six)

(Certain debit transactions are limited on this account by federal law. You may make no more than six preauthorized withdrawals from your account per month or statement cycle, no more than three of which may be made by check, draft, debit card (including POS transactions), or similar order payable to third parties.)

**Money Market Accounts**  
Excess Withdrawal Fee: \$10.00 (Per debit item over transaction limitations)

(Certain debit transactions are limited on this account by federal law. You may make no more than six preauthorized withdrawals from your account per month or statement cycle, no more than three of which may be made by check, draft, debit card (including POS transactions), or similar order payable to third parties.)

## GENERAL COSTS Effective December 15, 2008

All accounts are subject to General Costs unless otherwise stated. Existing accounts will have new fees applied 30 days after mailing notification. This information amends prior fee schedules given to you.

<b>Checking Accounts</b>	
Deposited Items Returned-	
Except Endorsements	(Per item) \$7.00
Deposited Items Returned-	
Redeposit/Reclear	(Per item) \$7.00
Interim Statements	\$1.00
Night Deposit Bags	(Per Bag) \$25.00
Night Deposit Keys: 1st Key	No Charge
Additional Night Deposit Keys (each)	\$5.00
Overdrafts	(Per item) \$32.00**
<b>(Accounts overdrawn for three (3) consecutive business days will be assessed a \$5.00 fee every third business day until the balance becomes positive. This fee may be waived for accounts enrolled in special offers and/or programs.)</b>	
Overdraft Protection Transfers from Savings	\$1.00
Peoples Line of Credit	\$5.00
Printed Checks	Variable
Returned Cash Item	\$10.00
Non-Sufficient Funds (NSF) Fee	(Per Item) \$32.00**
Stop Payments	\$32.00
<b>Checks</b>	
Cashier's Checks	\$4.00
Certified Checks	\$10.00
Money Orders	\$2.00
Encoded Counter Check	(Per Item) \$0.25
Official Check Issued for Account Closing	\$2.50
Traveler's Checks	(Per \$100) \$1.00
Traveler's Checks for Two	(Per \$100) \$1.75
<b>Safe Deposit Box Accounts</b>	
Lost Key	\$20.00
Drill Box (if both keys are lost)	\$70.00
<b>Loans and Collection Accounts</b>	
Canadian & International Check Collection	Variable
Domestic Collections	\$6.00 Minimum; Variable
Land Contract Collections	(Per Payment) \$ 6.00
Letters of Credit	1.5%; \$250 Minimum
<b>Research</b>	
Account Reconciliation & Research:	
Customers	\$15.00 Per Hour
Non-Customers	\$30.00 Per Hour
No Charge If Bank Error	
Microfilm Research	(Per Document) \$7.50
Withdrawal Document Copy	\$1.00
<b>Special Services</b>	
ATM Card Replacement	\$5.00
Audit Confirmation	Each \$25.00
BillPay	FREE
Bond Coupon Collection	(Per Envelope) \$ 10.00
Bond Coupon Returns	(Per Envelope) \$20.00
Christmas Club Early Withdrawal/Closing	\$5.00
Coin Sorting	(1% of total dollar; minimum \$5.00)
EFTPS Service	(Per Payment) \$20.00
IRS Tax Levy Processing	(Per Levy) \$75.00
Non-Customer Check Cashing Fee	\$10.00
Notary Fee	\$2.00
Photocopies	(Per Item) \$0.25
Signature Guarantee	\$10.00
Telephone Transfers	\$3.00
<b>Wire Transfers</b>	
Domestic Wire Transfers	\$20.00
Foreign Wire Transfers	\$50.00
Incoming Wire Transfers:	
Customers	\$10.00
Non-Customers	\$15.00