

Peoples BUSINESS CHECKING ACCOUNTS

	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	TOTAL BUSINESS CHECKING	ANALYZED CHECKING	COMMUNITY CHECKING
Account Prerequisites	NONE	NONE	NONE	See Business Banker	Nonprofit
Free Business Online and Mobile Banking ¹	✓	✓	✓	✓ Plus All Modules	✓
Free Debit Card	✓	✓	✓	✓	✓
Remote Deposit Capture Available	✓	✓	✓	✓ Cost May Be Offset w/Balances	✓
Dedicated Business Support Center	✓	✓	✓	✓	✓
Paper Statements ⁴ , eStatements, or Advanced eStatements	✓	✓	✓	✓	✓
Unlimited Debit Card and Mobile Deposit Transactions	✓	✓	✓	✓	✓
Transaction Fees ^{2,3}	150 Free / month Each Additional Transaction Will Be \$0.50 ea	200 Free / month Each Additional Transaction Will Be \$0.35 ea	500 Free / month Each Additional Transaction Will Be \$0.35 ea	See Analyzed Fee Schedule or Contact your Business Banker	100 Free / month Each Additional Transaction Will Be \$0.35 ea
Monthly Maintenance Fee ³	Free	Free For Balances Above \$5,000, Otherwise \$10.00 / month	Free For Balances Above \$10,000, Otherwise \$15.00 / month	See Analyzed Fee Schedule or Contact your Business Banker	Free For Balances Above \$100, Otherwise \$2.00 / month
Paper Statement Fee ⁴ (Avoid Fee with eStatements)	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00

BASIC BUSINESS CHECKING

Works well for new businesses or ones that have few employees and basic banking needs.

- 150 free transactions² every month

BUSINESS INTEREST CHECKING

Suited to businesses with an account balance of \$5,000 or more and low transaction activity that are looking to earn interest.

- 200 free transactions² every month
- Interest earned on account balance

TOTAL BUSINESS CHECKING

Perfect for businesses that need to process more than 200 transactions per month and can maintain a \$10,000 or more account balance.

- 500 free transactions² every month

ANALYZED CHECKING

Designed to assist with complex cash management needs of businesses with high transaction volumes and high checking balances.

COMPLEX SOLUTIONS FOR COMPLEX NEEDS

- Free cash management assessment⁶ by a treasury management professional
- Account Analysis service which provides a clear, detailed analysis of your monthly cash management state

COMMUNITY CHECKING

Designed to meet the unique financial needs of non-profits and charitable organizations.

- 100 free transactions² every month

**BANKING
FEATURES
INCLUDED WITH
ALL ACCOUNTS**

- Online and mobile banking¹
- Debit Mastercard[®] with contactless and chip technology, fraud protection and supported on Apple Pay[®] & Samsung Pay[®]
- Access to approximately 40,000 MoneyPass[®] Network ATMs
- Overdraft Protection Options⁵

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¹Standard rates and fees may apply from your wireless carrier. ²Transactions include any credit, debit, or deposited item. Debit Card transactions and mobile deposits are unlimited and are not counted toward your total number of transactions. ³Fees may reduce earnings. ⁴\$4.00 fee if paper statement delivery method. ⁵Certain qualification and fees may apply based on type of protection selected. ⁶Peoples Bancorp and Peoples Investment Services are not registered broker/dealers and are independent of Raymond James Financial Services. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. 877-376-7576, 138 Putnam Street, Marietta, OH 45750 [NOT INSURED BY FDIC. NOT DEPOSITS OR OTHER OBLIGATIONS OF THE BANK AND ARE NOT GUARANTEED BY THE BANK; SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL INVESTED]. There is no cost to download the Peoples Bank Business Mobile app, but standard rates and fees may apply from your wireless carrier. Apple Pay is a trademark of Apple Inc. Samsung is a registered trademark of Samsung Electronics Co., Ltd. REV 09/01/2025