

FREE REWARD CHECKING

Choose the personal checking account that's always **FREE** and always earns interest. Plus, follow the 3 easy steps each monthly statement cycle and all your ATM transactions — anywhere in the U.S. — are **FREE!**

2.01% APY

on balances up to \$25,000

1.01% APY

on balances above \$25,000

0.10% APY

on balances even when you don't meet the three easy steps

Three easy steps...

1. Make at least 12 check card purchases
2. Use direct deposit or automatic payment
3. Get e-statements

*"Free ATMs everywhere.
That saves me a lot
of money and it's more
convenient."*

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when you open a new **FREE Reward Checking** account!

**Come in today and
Reward yourself with
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www.peoplesbankga.com

**Peoples Bank**

Offer good on personal accounts only. Business and corporate accounts do not qualify. Bank rules and regulations apply. Only a \$50 minimum opening deposit is required. Customer purchases checks. Bank rules and regulations apply. Gift is awarded when account is opened. We reserve the right to substitute a gift of similar value. Rates as of 10/19/09. APY may change after opening.

ATM fees will be refunded at the end of the statement cycle if the account's 3 Easy Steps are met. ATM fees could reduce earnings on the account if the 3 Easy Steps are not met. Contact an employee for further information about applicable account fees and terms.

Apple is not a participant or sponsor of this promotion.

Member FDIC