Peoples Federal Savings Bank
December 1, 2013

CHECKING and SAVINGS ACCOUNTS

Account Type	Annual Percentage Yield	Minimum to Open	Minimum Balance* To Obtain Annual Percentage Yield
CHECKING ACCOUNTS			
Free Checking	0%	$100	$0.00
Peoples Plus	0.05%	$100	$300
Senior	0.05%	$100	$350
Super Checking			
Tier l	0.05%	$2,500	$100
Tier II	0.05%		$10,000
Tier lll	0.05%		$25,000
Tier lV	0.10%		$50,000
Tier V	0.15%		$100,000
Money Market	0.05%	$5,000	$5,000
	0.05%		$10,000
	0.05%		$25,000
	0.10%		$50,000
	0.20%		$100,000
HSA (Health Savings)	0.05%	$50	$0.01
	0.05%		$5,000
	0.05%		$10,000
	0.10%		$25,000
SAVINGS ACCOUNTS			
Statement Savings	0.05%	$100	$100
Minors Savings	0.05%	$25	$100
IRA Savings	0.05%	$100	$0.00
Holiday Club	0.05%	$10	$10
Flex Savings	0.05%	$5,000	$100
	0.05%		$5,000
	0.05%		$25,000
Power Saver		$5,000	
Tier 1	0.20%		$100,000
Tier 2	0.15%		$80,000
Tier 3	0.10%		$60,000
Tier 4	0.10%		$50,000
Tier 5	0.05%		$40,000
Tier 6	0.05%		$30,000
Tier 7	0.05%		$20,000
Tier 8	0.05%		$10,000
Tier 9	0.05%		$5,000
Tier 10	0.05%		$1,000
Rates may change after opening on above accounts			

* Daily Balance (the amount of principal in the account each day)
The annual percentage yield assumes the interest will remain on deposit until maturity.
A withdrawal will reduce earnings.
Ask us for further information about fees and terms. Fees may reduce earnings.
Substantial penalty for early withdrawal on all Certificates of Deposit. Member FDIC.

For more information about Peoples Federal Savings Bank, please visit us online at www.PeoplesFed.com.

Peoples Federal Savings Bank
December 1, 2013

CERTIFICATES OF DEPOSIT and IRA CERTIFICATES

Account Type	Annual Percentage Yield	Minimum to Open	Minimum Balance* To Obtain Annual Percentage Yield
CERTIFICATE OF DEPOSIT			
91 Day	0.10%	$1,000	$1,000
182 Day	0.15%	$1,000	$1,000
1 Year Dream Builder	0.20%	$200	$200
1 Year	0.25%	$500	$500
18 Month	0.30%	$1,000	$1,000
2 Year	0.40%	$1,000	$1,000
2 1/2 Year	0.40%	$1,000	$1,000
3 Year	1.00%	$1,000	$1,000
4 Year	1.30%	$1,000	$1,000
5 Year	1.30%	$1,000	$1,000
IRA CERTIFICATE			
91 Day	0.10%	$1,000	$1,000
182 Day	0.15%	$1,000	$1,000
1 Year	0.25%	$1,000	$1,000
18 Month Variable**	0.40%	$100	$10
2 Year	0.40%	$1,000	$1,000
3 Year	1.00%	$1,000	$1,000
4 Year	1.30%	$1,000	$1,000
5 Year	1.30%	$1,000	$1,000
Rates subject to change daily			

CDARS DEPOSIT RATES

Account Type	Annual Percentage Yield
CERTIFICATE OF DEPOSIT	
4 week	0.05%
13 week	0.05%
26 week	0.10%
52 week (1 yr)	0.15%
104 week (2 yr)	0.30%
156 week (3yr)	0.45%
Rates subject to change daily	

* Daily Balance (the amount of principal in the account each day)
** Effective through December 31, 2013
The annual percentage yield assumes the interest will remain on deposit until maturity.
A withdrawal will reduce earnings.
Ask us for further information about fees and terms. Fees may reduce earnings.
Substantial penalty for early withdrawal on all Certificates of Deposit. Member FDIC.

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