# Main Office

114 N. Main St. New Lexington, OH 43764 (740) 342-5111

### Branch Est. 1932

(Relocated from 110 N Main on 9/3/2024)

## Hours of Operation

| Lobby | Drive - Up  |
|-------|---|
| 1 ,   | 8:30am-5:00pm (Mon Fri.)<br>8:30am-12:00pm (Sat.) |

| •Regular Checking                         | •Automatic Funds Transfer |
|---|---------------------------|
| Interest-Earning Transaction              | •Home Mortgages           |
| Accounts                                  | •HELOC                    |
| •Regular Savings                          | •New & Used Car Loans     |
| Statement Savings                         | •Home Improvement Loans   |
| <ul> <li>Money Market Accounts</li> </ul> | Personal Loans            |
| •Certificate of Deposits                  | Loan Consolidation        |
| •Christmas Club                           | •Letters of Credit        |
| •VISA/MasterCard                          | •Credit Card Accounts     |
| •24-hour ATM Access                       | •Reserve Checking         |
| •Business Checking Accounts               | U U                       |
| •Tax-Sheltered Retirement<br>Accounts     |                           |
| Investment Accounts                       |                           |
| •Commercial Loans                         |                           |
| •SBA Loans                                |                           |
| •Commercial Real Estate<br>Mortgages      |                           |
| •Coin And Currency                        |                           |
| •Direct Deposit Payroll                   |                           |
|   |                           |

# Pataskala Office

Branch Acq. 2024

354 South Main St Pataskala, Ohio 43062 (740) 927-4956

## Hours of Operation

| Lobby | Drive - Up  |
|-------|---|
| 1     | 8:30am-5:00pm (Mon Fri.)<br>8:30am-12:00pm (Sat.) |

| •Regular Checking                              | •Direct Deposit Payroll   |
|--|---------------------------|
| Interest-Earning Transaction                   | •Automatic Funds Transfer |
| Accounts                                       | •Home Mortgages           |
| Regular Savings                                | •HELOC                    |
| Statement Savings                              | •New & Used Car Loans     |
| Money Market Accounts                          | •Home Improvement Loans   |
| Certificate of Deposits                        | Personal Loans            |
| •Christmas Club                                | Loan Consolidation        |
| <ul> <li>VISA/MasterCard</li> </ul>            | •Letters of Credit        |
| •Safe Deposit Boxes                            | •Credit Card Accounts     |
| •24-hour ATM Access                            | Reserve Checking          |
| <ul> <li>Business Checking Accounts</li> </ul> |                           |
| •Tax-Sheltered Retirement<br>Accounts          |                           |
| Investment Accounts                            |                           |
| •Commercial Loans                              |                           |
| •SBA Loans                                     |                           |
| •Commercial Real Estate<br>Mortgages           |                           |
| •Coin And Currency                             |                           |

# Etna Office

Branch Acq. 2024

9038 Hazelton-Etna Rd Pataskala, Ohio 43062 (740) 927-4956

# Hours of Operation

| Lobby | Drive - Up  |
|-------|---|
| 1     | 8:30am-5:00pm (Mon Fri.)<br>8:30am-12:00pm (Sat.) |

| •Regular Checking                     | • Direct Deposit Payroll  |
|---------------------------------------|---------------------------|
| Interest-Earning Transaction          | •Automatic Funds Transfer |
| Accounts                              | •Home Mortgages           |
| •Regular Savings                      | •HELOC                    |
| Statement Savings                     | •New & Used Car Loans     |
| Money Market Accounts                 | •Home Improvement Loans   |
| •Certificate of Deposits              | Personal Loans            |
| •Christmas Club                       | Loan Consolidation        |
| •VISA/MasterCard                      | •Letters of Credit        |
| •Safe Deposit Boxes                   | •Credit Card Accounts     |
| •24-hour ATM Access                   | •Reserve Checking         |
| •Business Checking Accounts           |                           |
| •Tax-Sheltered Retirement<br>Accounts |                           |
| Investment Accounts                   |                           |
| •Commercial Loans                     |                           |
| •SBA Loans                            |                           |
| •Commercial Real Estate<br>Mortgages  |                           |
| •Coin And Currency                    |                           |

# Junction City Branch

PO Box 155 106 E. Main St. Junction City, Ohio 43748 (740) 987-5111

# Hours of Operation

| Lobby | Drive - Up  |
|-------|---|
| ,     | 8:30am-5:00pm (Mon Fri.)<br>8:30am-12:00pm (Sat.) |

## Services Offered

| •Regular Checking  | •Commercial Real Estate   |
|--|---------------------------|
| •Now and Super Now Accounts  | Mortgages                 |
| •Regular Savings   | •Coin And Currency        |
| Statement Savings  | •Direct Deposit Payroll   |
| •Money Market Accounts   | •Automatic Funds Transfer |
| •Certificate of Deposits   | •Home Mortgages           |
| •Christmas Club  | •HELOC                    |
| •VISA/MasterCard   | •New & Used Car Loans     |
| •Safe Deposit Boxes  | •Home Improvement Loans   |
| •24-hour ATM Access  | Personal Loans            |
|  | •Loan Consolidation       |
| Business Checking Accounts   | •Letters of Credit        |
| <ul> <li>Interest-Earning Transaction</li> <li>Accounts</li> </ul> | •Credit Card Accounts     |
| •Tax-Sheltered Retirement<br>Accounts                              | •Reserve Checking         |
| Investment Accounts  |                           |
| •Commercial Loans  |                           |
|  |                           |

•SBA Loans

# Roseville Branch

Branch Est. 2005

55 N. Main St. Roseville, OH 43777 (740) 697-7352

## Hours of Operation

| Lobby | Drive - Up  |
|-------|---|
| 1 1 1 | 8:30am-5:00pm (Mon Fri.)<br>8:30am-12:00pm (Sat.) |

| •Regular Checking  | •Coin And Currency        |
|--|---------------------------|
| •Now and Super Now Accounts  | • Direct Deposit Payroll  |
| •Regular Savings   | •Automatic Funds Transfer |
| •Statement Savings   | •Home Mortgages           |
| Money Market Accounts  | •HELOC                    |
| •Certificate of Deposits   | •New & Used Car Loans     |
| •Christmas Club  | Home Improvement Loans    |
| •VISA/MasterCard   | Personal Loans            |
| •Safe Deposit Boxes  | Loan Consolidation        |
| •24-hour ATM Access  | •Letters of Credit        |
| •Business Checking Accounts  | •Credit Card Accounts     |
| <ul> <li>Interest-Earning Transaction</li> <li>Accounts</li> </ul> | •Reserve Checking         |
| •Tax-Sheltered Retirement<br>Accounts                              |                           |
| Investment Accounts  |                           |
| •Commercial Loans  |                           |
| •SBA Loans   |                           |
| •Commercial Real Estate<br>Mortgages                               |                           |
|  |                           |

# **Thornport Branch**

PO Box 787 14806 Zion Road Thornville, Ohio 43076 (740) 242-5111

# Hours of Operation

| Lobby        | Drive - Up  |
|--------------|---|
| 1 \ <i>/</i> | 8:30am-5:00pm (Mon Fri.)<br>8:30am-12:00pm (Sat.) |

## Services Offered

| •Regular Checking  | •Commercial Real Estate                      |
|--|--|
| •Now and Super Now Accounts  | Mortgages                                    |
| •Regular Savings   | •Coin And Currency                           |
| Statement Savings  | •Direct Deposit Payroll                      |
| <ul> <li>Money Market Accounts</li> </ul>                          | <ul> <li>Automatic Funds Transfer</li> </ul> |
| •Certificate of Deposits   | •Home Mortgages                              |
| •Christmas Club  | •HELOC                                       |
| •VISA/MasterCard   | •New & Used Car Loans                        |
| •Safe Deposit Boxes  | •Home Improvement Loans                      |
| •24-hour ATM Access  | Personal Loans                               |
|  | •Loan Consolidation                          |
| Business Checking Accounts   | •Letters of Credit                           |
| <ul> <li>Interest-Earning Transaction</li> <li>Accounts</li> </ul> | •Credit Card Accounts                        |
| •Tax-Sheltered Retirement<br>Accounts                              | •Reserve Checking                            |
| Investment Accounts  |  |
| •Commercial Loans  |  |
|  |  |

•SBA Loans

# Alternative Systems for Banking Services

## **ATM Locations**

Main Office 114 N. Main St. New Lexington, OH 43764

### Junction City Branch

106 E. Main St. Junction City, OH 43748

### Kroger Food and Pharmacy 610 Carroll St. New Lexington, OH 43764

#### Pataskala Branch

354 S. Main St. Pataskala, OH 43062

## **Online Services**

psbohio.com

### Loan Production Office

2921 Maysville Pk Zanesville, OH 43701 740-487-9966

### New and Closed Branch Offices

#### New

The main office was relocated from 110 to 114 N. Main Street, on September 3, 2024.

Two offices of The Pataskala Banking Company were acquired/merged into Peoples State Bank on November 1, 2024. (Addresses above for Pataskala and Etna Branches)

#### Closed

Plaza Office (375 Lincoln Park Dr, New Lexington, OH 43764) Closed September 28, 2024.

### Etna Branch

9038 Hazelton-Etna Rd Pataskala, OH 43062

### Thornport Branch

14806 Zion Road Thornville, OH 43076

#### **Roseville Branch**

55 N. Main St. Roseville, OH 43777

### Shawnee ATM

106 Main St. Shawnee, OH 43782

#### IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

### Peoples State Bank 114 North Main Street New Lexington, OH 43764 (740)342-5111

#### **COMMON FEATURES**

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

| Check Printing   | Varies             |
|--|--------------------|
| Fee depends on style and quantity of checks ordered.   |                    |
| Stop Payments  | \$30.00 Each       |
| Phone Transfer (Intrabank Accounts)  | \$10.00 Each       |
| Outgoing Wire Transfer (Domestic)  | \$35.00 Each       |
| Outgoing Wire Transfer (Foreign)   | \$50.00 Each       |
| Incoming Wire Transfer   | \$20.00 Each       |
| Cashier's Check  | \$5.00 Each        |
| Money Order  | \$1.50 Each        |
| Counter Check  | \$1.00 Each        |
| Statement Savings Counter Deposit / Withdraw Ticket  | \$1.00 Each        |
| Replacement Debit Card   | \$15.00 Each       |
| Non PSB ATM Transactions   | \$1.00 Each        |
| Online Bill Payment Items (First 10/mo @ No Charge)  | \$0.70 Each >10/Mo |
| Bill Payment - Proof of Payment  | \$10.00 Each       |
| Overdraft Item (Paid)  | \$30.00 Each       |
| Nonsufficient Funds Item (Returned)  | \$30.00 Each       |
| Nonsuficient Funds Item through Online Bill Pay (Returned)   | \$50.00 Each       |
| Nonsuficient Funds Item on Savings Account   | \$30.00 Each       |
| Continuous Overdrawn Account (After 5 Consecutive Business Days)   | \$5.00 /Day        |
| Rejected Checks with Unreadable MICR   | \$1.00 Each        |
| Unfounded Debit Card Dispute   | \$25.00 Each       |
| Faxing Service   | \$1.00 /Pg         |
| Dormant Accounts   | \$10.00 /Mo        |
| A fee may be imposed if an account goes dormant as defined below.<br>Savings accounts will be dormant if there is no activity for three years and the balance is below \$100.<br>Checking accounts will be dormant if there is no activity for one year and the balance is below \$50.00<br>(Note-Service charge and interest transactions are not considered activity on accounts.) |                    |
| Account Closed Within 60 Day of Account Opening (Consumer)   | \$30.00 Each       |
| Account Closed Within 60 Day of Account Opening (Business)   | \$60.00 Each       |
| Lost Passbook Replacement  | \$10.00 Each       |
| Loan Coupon Book Replacement   | \$10.00 Each       |
| Account Research   | \$20.00 /Hr        |

| Interim / Instant Statement  | \$5.00 Each               |  |
|--|---------------------------|--|
| Garnishment  | \$35.00 Each              |  |
| Safe Deposit Boxes   | Varies                    |  |
| Small - \$20.00 /year +tax<br>Medium - \$25.00 /year +tax<br>Large - \$45.00 /year +tax<br>Small (Square) - \$30.00 /year +tax<br>Ultimate (Square) \$110.00 /year +tax<br>Sizes and availability very by office.                          |                           |  |
| Land Contract Fee  | \$10.00 Each              |  |
| Non-Customer Check Cashing   | \$20.00 Each              |  |
| Coin and Currency Order (for Non-Customers)  | 5% of Order (Min. \$5.00) |  |
| Paper Statement / Images with Statements   | See Details               |  |
| Accounts opened before 9/1/2021 are charged a fee of \$2.00 for printed statements (except for customers who would be eligible for the Onyx, Pearl or Community Checking accounts). If images are included with those print statements, an |                           |  |

additional fee of \$2.00 applies.