



YOUR GREEN ADVANTAGE CHECKING ACCOUNT IS CHANGING....

Thank you for being a valued Green Advantage Checking customer. We would like to inform you that as of August 1, 2010, new qualifications will go into effect and will enable you to earn the premium interest rate on our Green Advantage Account.

While many of you already meet these qualifications, there may be some that will have an opportunity to learn more about and utilize new services relating to our Green Advantage Checking Account.

The following is a summary of changes (effective August 1, 2010) for our Green Advantage Checking Account:

Tier 1

Earn a premium interest rate of 3.25% when you meet the following conditions during each monthly statement cycle:

- Receive a minimum of \$400 in monthly direct deposits of your primary source of income.
- Login to Netteller online banking a minimum of once per month.
- Receive your monthly account statement electronically.
- Process a minimum of 12 electronic debit transactions, with a minimum of 8 signature based Peoples Bank of Wisconsin debit card transactions. *Electronic debit transactions include signature based Peoples Bank of Wisconsin debit card transactions, ACH transactions (ie: recurring monthly debits using your checking account) and bill payments from our Netteller online banking E-Pay service.)*

Not currently a Peoples Bank of Wisconsin debit card holder? Apply today:

http://www.peoplesbankofwi.com/pdfs/debit_atm_card_application.pdf

Tier 2

Earn an excellent interest rate of 1.50% when you meet the following conditions during each monthly statement cycle:

- Receive a minimum of \$400 in monthly direct deposits of your primary source of income.
- Login to Netteller online banking a minimum of once per month.
- Receive your monthly account statement electronically.
- Process between 4 - 11 electronic debit transactions. *Electronic debit transactions include signature based Peoples Bank of Wisconsin debit card transactions, ACH transactions (ie: recurring monthly debits using your checking account) and bill payments from our Netteller online banking E-Pay service.*

Tier 3

Continue to earn an above market interest rate of .75% when you meet the following conditions during each monthly statement cycle:

- Receive a minimum of \$400 in monthly direct deposits of your primary source of income.
- Login to Netteller online banking a minimum of once per month.
- Receive your monthly account statement electronically.
- Process up to 4 electronic debit transactions. Electronic debit transactions include signature based Peoples Bank of Wisconsin debit card transactions, ACH transactions (ie: recurring monthly debits using your checking account) and bill payments from our Netteller online banking E-Pay service.

Truth-in-Savings Disclosure

When the Green Advantage tiered requirements are met as described above, the interest rates on your account and corresponding annual percentage yields (APY) are described in the chart below. If Green Advantage requirements are not met, the account will function as a free checking and will not earn any rate of interest.

	Balance Tier	Interest Rate	Annual Percentage Yield
Tier 1	0-\$25,000.99	3.25%	3.30%
	\$25,001.00 +	0.40%	*From 3.30% to 1.85%

**If your daily balance is \$25,000.99 or less, the interest paid on the entire balance will be 3.25% with an annual percentage yield of 3.30%. An interest rate of .40% will be paid only for that portion of your daily balance that is \$25,001.00 and above. The annual percentage yield for this tier, based upon a \$50,000.00 balance will range from 3.30% to 1.85%, depending upon the balance in the account. If ATM/Debit Card and/or MAP separate services are utilized, associated fees may reduce earnings.*

	Balance Tier	Interest Rate	Annual Percentage Yield
Tier 2	0-\$25,000.99	1.50%	1.51%
	\$25,001.00 +	0.40%	**From 1.51% to .96%

***If your daily balance is \$25,000.99 or less, the interest paid on the entire balance will be 1.50% with an annual percentage yield of 1.51%. An interest rate of .40% will be paid only for that portion of your daily balance that is \$25,001.00 and above. The annual percentage yield for this tier, based upon a \$50,000.00 balance will range from 1.51% to .96%, depending upon the balance in the account. If ATM/Debit Card and/or MAP separate services are utilized, associated fees may reduce earnings.*

	Balance Tier	Interest Rate	Annual Percentage Yield
Tier 3	0-\$25,000.99	0.75%	0.75%
	\$25,001.00 +	0.40%	***From .75% to .58%

****If your daily balance is \$25,000.99 or less, the interest paid on the entire balance will be .75% with an annual percentage yield of .75%. An interest rate of .40% will be paid only for that portion of your daily balance that is \$25,001.00 and above. The annual percentage yield for this tier, based upon a \$50,000.00 balance will range from .75% to .58%, depending upon the balance in the account. If ATM/Debit Card and/or MAP separate services are utilized, associated fees may reduce earnings.*

- * The daily balance method is utilized to determine which rate will apply.
- * Interest rates as of August 1, 2010. After account is opened your interest rate and APY may change at any time.
- * Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- * Interest is accrued on a daily basis and interest is compounded monthly. Interest will be credited to your account on the last day of each statement cycle.
- * We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principle in the account each day.

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If you would like to learn more about how you can earn the maximum rate of interest on your Green Advantage Account, please see one of our personal bankers today. We are more than happy to assist you in analyzing your monthly spending habits.