



An easier way to save for  
holiday shopping!

# *eChristmas Club Accounts*

Open an eChristmas Club to manage your holiday savings online!

Set up automatic deposits or manage deposits and check  
balances with online and mobile banking.

Sign up for eStatements to track activity.

Earn 0.30%\* APY with a minimum of just \$1  
to open your account!

Christmas Club checks are direct deposited into an account of  
your choosing.

Maximum eChristmas Club balance is \$10,000.

(618) 783-2321

[www.psbnewton.com](http://www.psbnewton.com)

**Peoples State Bank**

\*Your interest rate and annual percentage  
yield may change at any time. Interest  
will be compounded annually and added  
to the balance annually.

Member  
**FDIC**