



An easier way to save for  
holiday shopping!

# *eChristmas Club Accounts*

Open an e Christmas 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 e Statements to track activity.

Earn 2.25%\* 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**