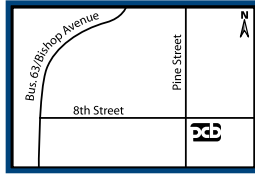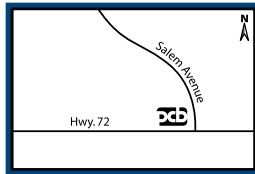# We're in your neighborhood!



**Main Facility**
718 North Pine St.
Rolla, MO 65401
(573) 364-5202
**Lobby Hours:**
Mon. – Fri. – 9:00 a.m. – 5:00 p.m.
Saturday – 9:00 a.m. – 12:00 noon
**Drive Up Hours:**
Mon. – Fri. – 7:30 a.m. – 6:00 p.m.
Saturday – 8:00 a.m. – 12:00 noon
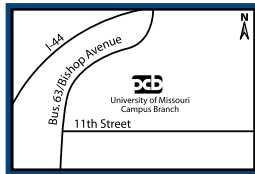


**Highway 72 Branch**
1201 Highway 72 East
Rolla, MO 65401
(573) 364-5202
**Lobby Hours:**
Mon. – Fri. – 9:00 a.m. – 5:00 p.m.
Saturday – 9:00 a.m. – 12:00 noon
**Drive Up Hours:**
Mon. – Fri. – 8:00 a.m. – 6:00 p.m.
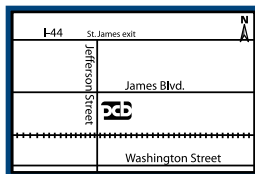Saturday – 8:00 a.m. – 12:00 noon



**Missouri S&T Branch**
Rm 102 Havener Center
Rolla, MO 65401
(573) 364-5202
**Lobby Hours:**
Mon. – Fri. – 9:00 a.m. – 4:30 p.m.



**St. James Branch**
220 North Jefferson St.
St. James, MO 65559
(573) 265-3222
**Lobby Hours:**
Mon. – Fri. – 9:00 a.m. – 5:00 p.m.
Saturday – 9:00 a.m. – 12:00 noon
**Drive Up Hours:**
Mon. – Fri. – 8:00 a.m. – 5:30 p.m.
Saturday – 8:00 a.m. – 12:00 noon

Visit mypcb.com for ATM locations

# Save time and money
## with these great products and services:

☐ **Free PCB Instant Debit Card**
Enjoy everyday access to your funds at any ATM in the world. Also, enjoy the convenience of making purchases without writing a check.

☐ **Direct Deposit & Automatic Payments**
Save yourself time with a convenient direct deposit or automatic payment. They take the hassle out of depositing paychecks or paying recurring bills.

☐ **Free Internet Banking**
Go online anytime to see your account activity, transfer funds, and view your statements. Convenience doesn't just happen 9 to 5. At PCB, it works overtime.

☐ **Free Bill Pay**
Pay your bills online and save money. No more buying stamps or envelopes - no more trips to the post office! PCB's Bill Pay features Person-to-Person Payments, Gift Pay & more.

☐ **Online Account Opening**
Visit mypcb.com and open your new checking account online anytime! It takes just 10 minutes to get started.

For more information stop by any PCB location, visit us online at mypcb.com, or call (800) 667-5202.

# May we help you with any of these additional services today?

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Accounts and Services for Your Business

**Phelps County Bank**

100% employee-owned • member FDIC

EQUAL HOUSING LENDER

# Free Checking



## and four other great checking accounts!

Checking accounts can now be opened online. Visit mypcb.com to get started.

**Phelps County Bank**

100% employee-owned • member FDIC

## A few simple questions to help you decide which account is best for you.

**1.** "Will you have direct deposit or automatic payments or do you have a loan with us?"

**yes** → "Will you use your debit card for purchases at least 10 times per month and be willing to receive e-Statements?"

**yes to both** ...Ultimate Checking

**if no** ... → "Will there be anyone 50 years or better signing on the account?"

**yes** ...50+ Free Interest Checking

**if no** ...VIP Free Interest Checking

**no** ↓

**2.** "Will you use your debit card for purchases at least 10 times per month and be willing to receive e-Statements?"

**yes** My Student Checking

**no** ↓

**3.** "Will there be anyone 50 years or better signing on the checking account?"

**yes** 50+ Free Interest Checking

**no** ↓

## Free Checking

PCB Phelps County Bank

*100% employee-owned • member FDIC*

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# Ultimate Checking*

*A **free** account with a great rate!*

Ultimate Checking is a free account which pays a high interest rate on balances up to $25,000, a competitive rate on balances $25,000 and above each month, and a refund of all ATM fees worldwide when you meet these free and easy conditions:

- Have one direct deposit or automatic payment each monthly statement cycle
- Use your PCB debit card and have 10 point−of−sale transactions post to your account in a monthly statement cycle
- Go paperless! Sign up to receive your monthly statement electronically

*Additional benefits include:*

- No minimum balance
- No monthly service charge
- No per check charge
- Refund of all ATM fees if all conditions are met

## Free Checking

*A **free** account for everyone!*

- No minimum balance
- No monthly service charge
- No per check charge

## 50+ Free Interest Checking

*Free for customers 50 and over!*

- FREE club checks
- Competitive interest
- No minimum balance
- No monthly service charge
- No per check charge

## VIP Free Interest Checking

*Free checking with no monthly fees. Your deposits will earn interest when you utilize the convenience of a direct deposit or automatic PCB loan payment with this account.*

- Competitive interest
- No minimum balance
- No monthly service charge
- No per check charge

## My Student Checking†

*A **free** account that is ideal for students!*

My Student Checking is free and will automatically refund all ATM fees worldwide when you meet these simple requirements:

- Use your PCB debit card and have 10 point−of−sale transactions post to your account in a monthly statement cycle
- Go paperless! Sign up to receive your monthly statement electronically

*Additional benefits include:*

- No minimum balance
- No monthly service charge
- No per check charge
- Refund of all ATM fees if all conditions are met

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## Free with every new personal checking account:

- PCB Instant Debit Card
- Internet Banking and Bill Pay
- Mobile Banking plus Mobile Deposit
- e-Statements/e-Notices
- Bank-to-Bank Transfers
- Return of check images
- Unlimited check writing
- Use of Coin Connection Machine
- Free Apple Pay®

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*Individuals who do not meet the monthly requirements will receive a discounted Annual Percentage Yield on the entire balance.
†Must receive monthly statements electronically and have at least 10 debit card point-of-sale transactions post to your account per statement cycle to receive a refund of all ATM fees. This is a non-interest bearing account. Other fees such as NSF, overdraft, dormant account and stop payment fees apply. See fee schedule at account opening for details.
**Offer good on personal accounts only; business and corporate accounts do not qualify for these plans. Bank rules and regulations apply. Minimum opening deposit on all accounts is only $50. Ask us for details.**