



Date: _____

During our Double Rewards Points Promotion (now until 12.31.10), you will earn a 20 basis point discount for each point. Now that's Happy Un-Banking.

	Average daily share account balances over \$5,000*
	Average daily loan balance over \$1,000*
	Average daily Line of Credit balance over \$1,000*
	Five (5) signature based debit transactions in each of the prior 3 months
	Bill Pay User
	A min. of \$500 deposited directly into your account or payroll deduction in each of the last 3 months
	Have or activate e-Statements
	Membership with People's Trust of 5 plus years
	Member from one of our Select Employer Groups (SEGs)
	Auto Pay (excludes recurring payments via HomeBranch) set up for this new loan
	An employee of a Select Employer Group (SEG)
	TOTAL POINTS
	PROPOSED ANNUAL PERCENTAGE RATE**

[illegible]