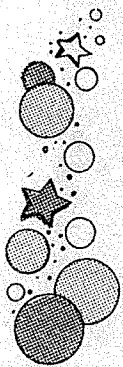
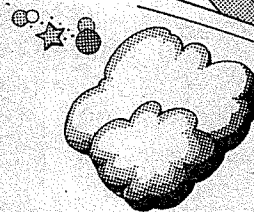
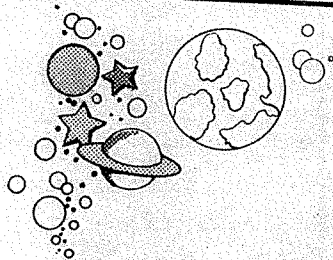
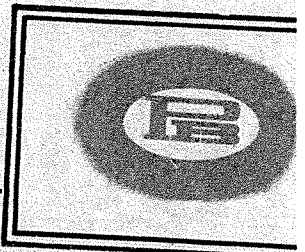




ST. CLAIR OBSERVER

JULY 11, 1974

SECTION "B"



PROGRESS

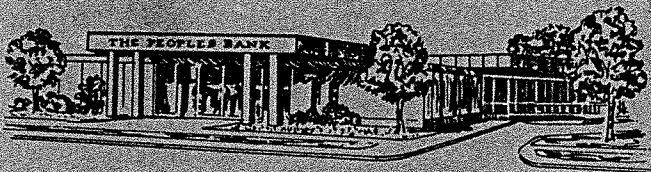
the way

Lights
to a brighter
tomorrow . . .

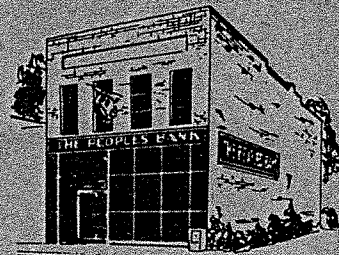
1960 To 1974 —

14 Years Of Progress By

The Peoples Ba

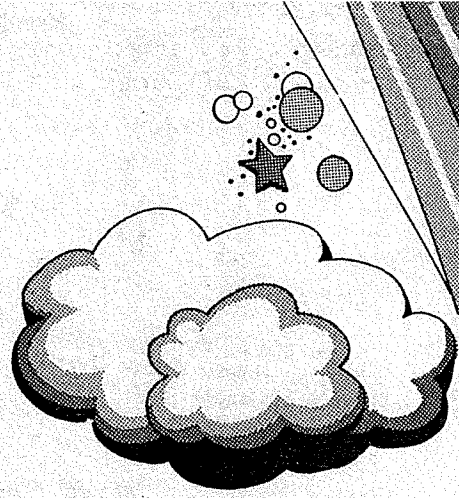


Pell City



Ragland

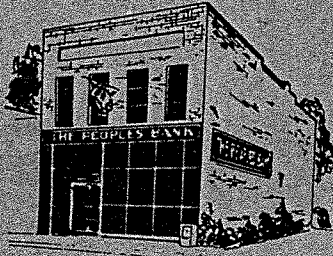
to a brighter
tomorrow . . .



1960 To 1974 —

Years Of Progress By

Peoples Bank



Ragland



Moody

1960: The Peoples Bank Opens In Pell City



Ribbon Cutting Ceremony

ceremony in 1960 from left were: Pat Holladay;
; Joe Kilgroe; Mr. Forester, Deputy Superin-
r. Kingsberry, examiner from the State Banking

Department; and an unidentified bank examiner who accompanied Mr
Kingsberry.

ner 1st President

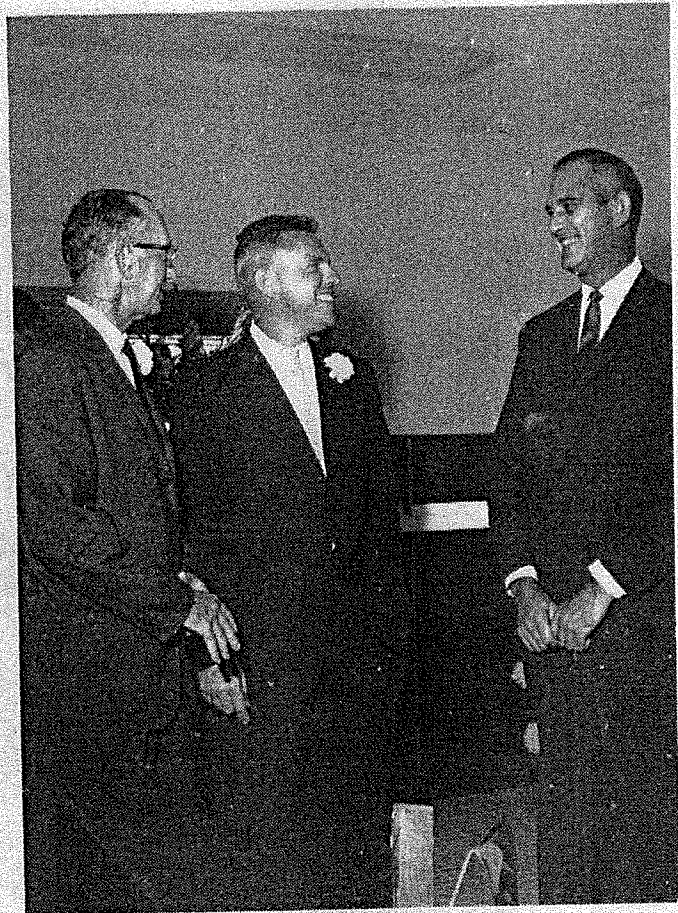
On the morning of July 8, 1960, Tom W. Milner, Clint Holdbrooks, Maxine Abbott, and Winnie Harrison awoke with great expectations because this was to be the Grand Opening Day of the Peoples Bank, and they were the first employees.

During the opening ceremonies, Mr. Tom Milner, President, gave him a warm welcome and stated the objective of the founders of the bank was to provide a new dimension in banking services to the area.

Following a congratulatory speech by Joe Kilgroe, Mayor of Pell City, Mr. Forrester, Deputy Superintendent of Banks also added his congratulations and presented Mr. Milner with the charter which authorized the bank to open its doors for business.

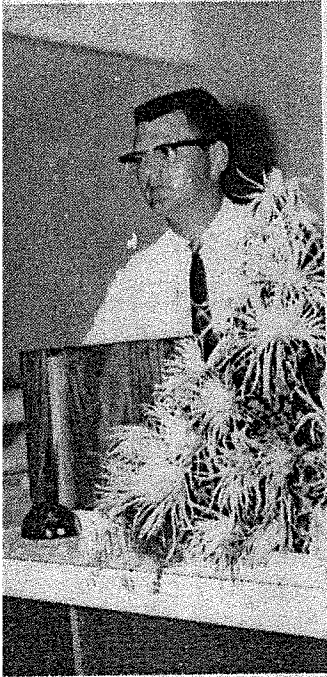
Following the ribbon cutting, Mr. M.L. Lewis became the first customer by opening a new checking account. By the end of the day a total of \$117,627.49 in deposits was received.

With the opening of this office, a new era of banking began in St. Clair County.



Enjoying Opening Day

Enjoying the day's festivities, from left: T.W. Milner, first president of the Peoples Bank; Edwin Holladay, member of Board of Directors; and Harold Montgomery.



First Account

First account in the Peoples Bank. Assistant cashier, took the deposit.

Ribbon Cutting Ceremony

On hand for the ribbon cutting ceremony in 1960 from left were: Pat Holladay; Maxine Abbott; Winnie Harrison; Joe Kilgroe; Mr. Forester, Deputy Superintendent of Banks; T.W. Milner; Mr. Kingsberry, examiner from the State Banking

Department; and an under Kingsberry.

Tom Milner 1st President



Opening First Account

M.L. Lewis (left) opens the first account in the Peoples Bank. Clint Holdbrooks (right) then assistant cashier, took the deposit.

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Enjoying president o Board of Di



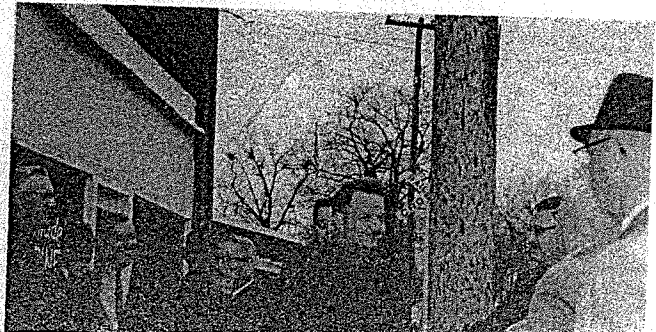
Mayor Cuts Ribbon

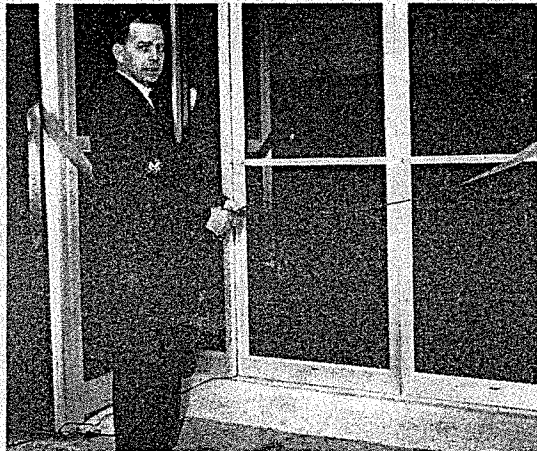
The late George Jones, then mayor of the city of Ragland, cut the ribbon at the formal ribbon-cutting ceremony for the Ragland Branch opening.



President Addresses Crowd

Mr. Tom Milner, then president of the Peoples Bank, addressed the crowd of townspeople who gathered for the opening ceremonies of the Ragland Branch.





Mayor Cuts Ribbon

The late George Jones, then mayor of the city of Ragland, cut the ribbon at the formal ribbon-cutting ceremony for the Ragland Branch opening.



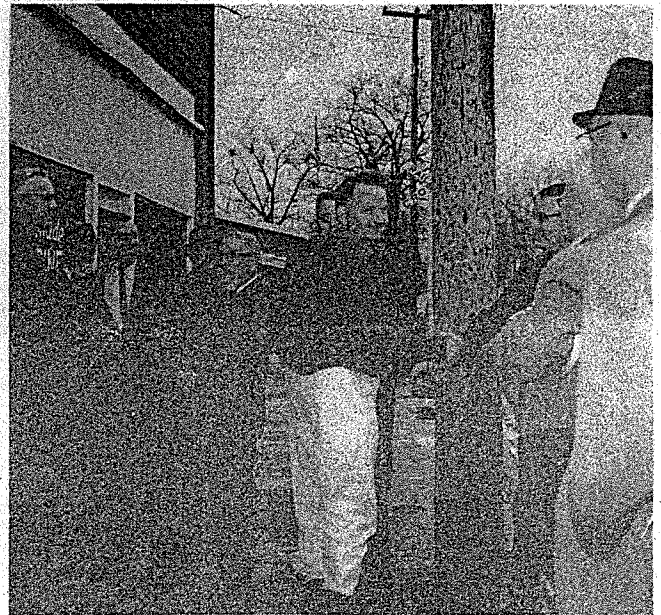
President Addresses Crowd

Mr. Tom Milner, then president of the Peoples Bank, addressed the crowd of townspeople who gathered for the opening ceremonies of the Ragland Branch.



Opens First Account

Mr. L.U. "Pop" Dickinson (right) opened the first account in the Ragland Branch. Charlsie Lane (left) took the deposit.



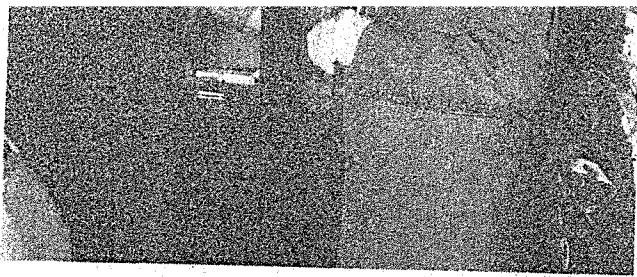
Opening Day Crowds

Many people attended the Ragland Branch opening. Among them were: (from left) Hoyt Hamilton, Edwin Holladay, L.U. "Pop" Dickinson, R.E. Wheeler, Charles Ford, Paul Turner, and others.

In 1964

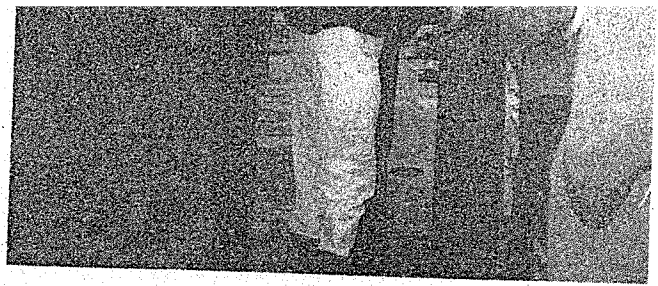
RAGLAND BRANCH





Opens First Account

Mr. L.U. "Pop" Dickinson (right) opened the first account in the Ragland Branch. Charisie Lane (left) took the deposit.



Opening Day Crowds

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In 1964

A RAGLAND BRANCH

LINDA LIMBAUGH, a 29-year-old native of Ragland, has worked with The Peoples Bank in Ragland since February of 1967. She graduated from Ragland High School in 1962, and attended Jacksonville State University. Linda presently serves as teller, proof operator, and general bookkeeper at the Ragland Branch. She is married to Wayne Limbaugh and they have one son—Christopher 9.

SUE HATHCOX came to the Peoples Bank in Ragland in May of 1969, and presently serves as demand deposit bookkeeper and teller. She is a native of Pell City, and attended Pell City High School. In 1963, she married Jimmy Hugh Hathcox. They have three children—Jim 10, Rex 9, and Branch 16 months. Sue and her family are active members of Arbor Baptist Church in Pell City.

SHARON SMITH serves the Ragland Branch as installment and commercial loan clerk. She was employed by the Peoples Bank in November of 1972. She is a 1969 graduate of Ragland High School, and a 1971 graduate of Gadsden State Junior College. Her major field of study was Secretarial Science. She is married to Rex Smith and they have one son—Chris 5.



Townspeople In Attendance

1970

New PB Building Opened In Pell City

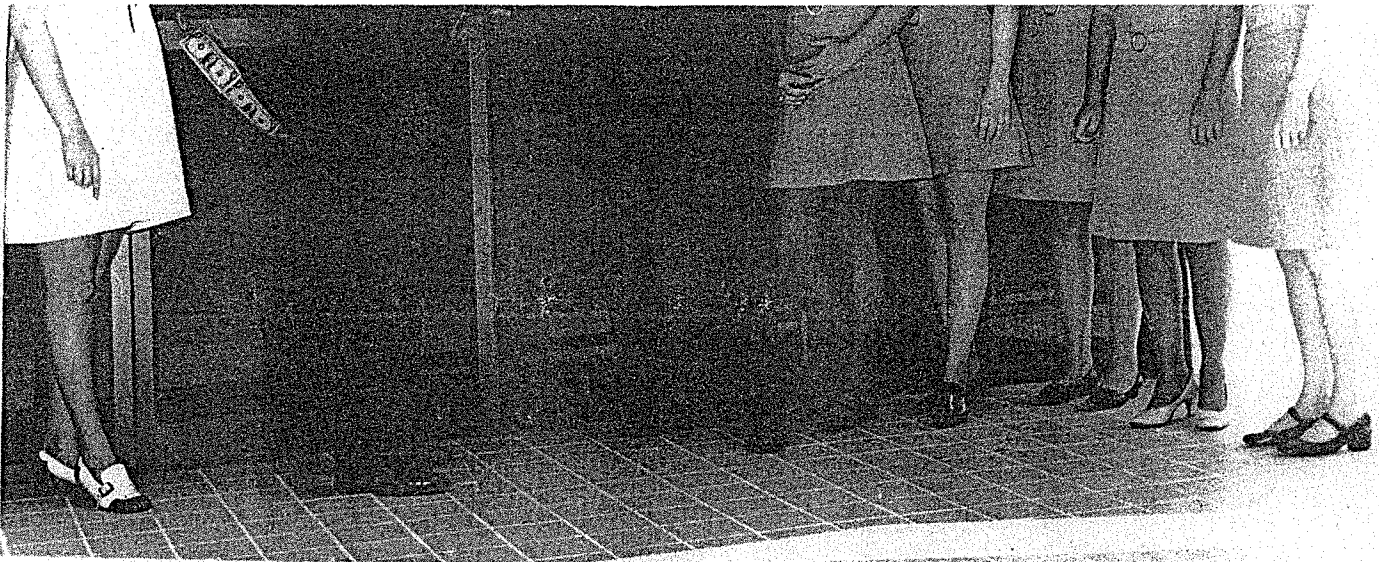


Ribbon Cutting Ceremony

1970

New PB Building Opened In Pell City





Ribbon Cutting Ceremony

The new building was a source of pride to townspeople and employees alike. Employees and staff at the ribbon-cutting ceremony: (from left) Mary Anne Bryan; Mr. Tom Milner, Chariman of the Board of Directors; Mr. Harold King,

President; Connie Goodgame, Janice Callahan, Sue Gallops, Barbara Donahoo, and Audress Gurley.



Grand Opening Crowds

June 11th Was Moving Day...

June 11, 1970 was moving day!

From the outgrown quarters on Cogswell Avenue that had been our home for ten years to the sparkling new white brick main office ½ block away, we packed our pencils, typewriters, files, and money and moved.

A modern, well-designed and well-equipped building became the new home of the Peoples Bank.

In July we invited everyone to come to our Grand Opening Celebration and they came by the thousands for three days.

The opening of the new main office was just one of the many steps we have taken to provide St. Clair County with the finest in banking service.

It is our philosophy that to provide service we must have adequate facilities and we will continue to provide buildings, equipment, and people as the need arises so that our customers will have the finest banking service available.



Moody Ground Breaking

A large turnout of townspeople and county officials were on hand for the groundbreaking ceremony for the construction of the Moody Branch. From left: Outgoing Mayor A.E.

Moore; incoming Mayor Bill Lee; Peoples Bank President Harold King; and Vice President Clint Holdbrooks.

In '73
**Branch Bank
 Established
 At Moody**

June 9, 1973 was an historic day in the life of the Peoples Bank.

With the opening of the Moody Branch, the Peoples Bank with its offices in Moody, Pell City and Ragland began serving the banking needs of a majority of the people of St. Clair County.

A brief ceremony and ribbon cutting was attended by Moody officials, St. Clair County officials and a host of people from all over the county.

The Moody office was established to serve all the people in the Moody, Odenville, Whites Chapel, Margaret, Acmar, Brompton, Sanie, and western St. Clair County.

A gleaming white brick building with the same architectural design as the Pell City office is modern in every respect. The Moody office is 100 pct. computerized and staffed with very capable personnel.

The investment made in building, equipment, and personnel is an indication that we have faith in the future of the area and another indication that the Peoples Bank will do what is necessary to provide banking service where it is needed.

Crowds Gather





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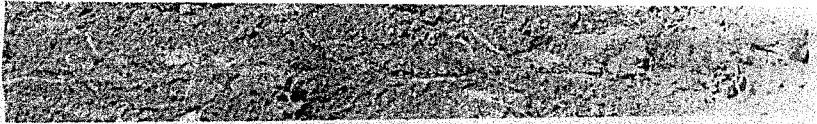
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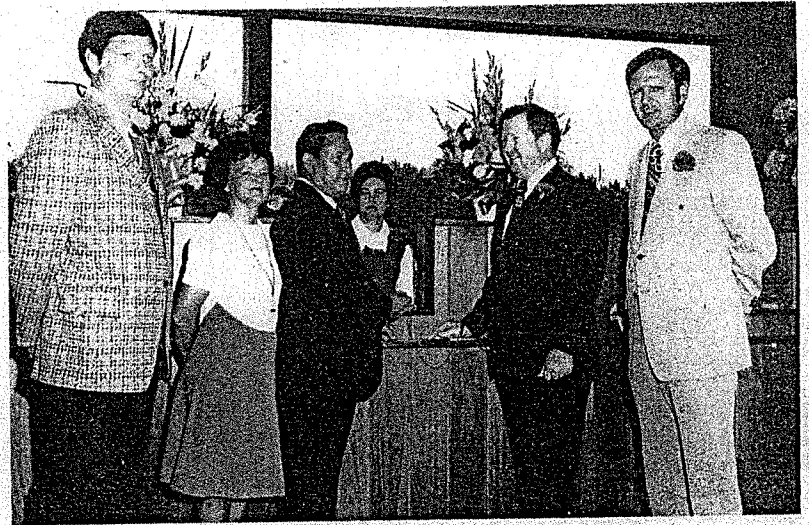
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Crowds Gather For Moody's Opening Day



Some of the many people who came to the Moody office on grand opening day.



Mayor Open's First Account

Moody Mayor M.A. Lee and Mrs. Lee became the first depositors at the Moody Branch. Watching the Mayor and his wife make the first deposit are, left to right, branch manager Robert

Conerly; Mr. and Mrs. Lee; Margie Corw, teller; Harold King, Peoples Bank president; and Clint Holdbrooks, Bank vice president.

Presenting

Peoples Bank Officers

T.W. MILNER, first president and chairman of the Board of Directors, came to Pell City in March of 1960. He served as president from Grand Opening Day, July 8, 1960, until 1965. He was promoted to Chairman of Board at that time and still serves as chairman. Born and raised in Boaz, Mr. Milner attended business college in Birmingham and began his banking career in August of 1925. In 1927, he married the former Clara Moultrie. They have one son, Billy Wayne 45, two grandsons, and two great-granddaughters. Referred to affectionately by many as "Mr. Tom," Mr. Milner's outstanding character and pleasing personality have endeared him to all who have come in contact with him. His good judgement and sound advice has been most helpful and instrumental to the bank as a whole and individuals as well.

HAROLD D. KING, president and director, was born and raised in Pell City. He graduated from Pell City High School in 1951; from the School of Banking of the South at LSU in 1957; and from Jacksonville State University in 1962. Actively interested in the

Board. He served as chairman of St. Clair County Hospital Board for the first six years of its existence, supervising the construction, equipping, and staffing of the hospital. In 1971, he was president of the Junior Section of the Alabama Bankers Association. He is married to the former Jo Ann Ingram of Pell City. They have three children—Susan 19, Karen 15, and Alan 13. Mr. King and his family are active members of the First Baptist Church, where he is presently serving as chairman of the Board of Deacons.

CLINTON O. HOLDBROOKS, Vice President and director, began his employment with the Peoples Bank in June of 1960, and is now the only remaining active employee of the four original employees. Born and raised in Haleyville, Alabama in Winston County, Mr. Holdbrooks graduated from Haleyville High School in 1956. He attended the University of Alabama in Birmingham and the American Institute of Banking, also in Birmingham. He is a graduate of the School of Banking of the South at Louisiana State University. An active Pell Citian, Mr. Hold-

brooks has served in various capacities as officer and on the Board of Directors. He was one of the founders and organizers of the Pell City Country Club, and presently serves as treasurer and on the Board of Directors. He is chairman of the Pell City Planning Commission. He serves as trustee of O.D. Duran Junior High School. Many people work in banks, but few have the opportunity to help open a bank and continue through the years with that bank as Mr. Holdbrooks has done. He states that, "It was a very rewarding experience to be able to watch the bank grow from a zero balance to where it is today, and to be able to expand our services to the people of Ragland, Moody, and Odenville."

Promoted to Assistant Cashier in January of 1974, CHARLSIE LANE became the first woman officer in the history of the Peoples Bank. Mrs. Lane is a 1961 graduate of Ashville High School and attended Gadsden St. Jr. College and UAB, specializing in Business Administration. Mrs. Lane came to the Peoples Bank in Ragland in 1963, working there for six years. She returned to the Main Office in 1972, and is currently supervising the

Business College. He married the former Rosa Lee Mizell in May 1973. They have one son, Eric Dewayne.

ROBERT CONERLY was employed in July 1972 as Assistant Cashier and Branch Manager of the Moody Branch. Prior to coming with the Peoples Bank, he had been employed by the Anniston National Bank for 6½ years. He attended Jacksonville State University receiving his B.S. degree in Business Administration. Mr. Conerly is active in civic affairs in Moody and is currently

president of the Moody Lions Club. He and his wife, Janice, have two children—Mark 5, Wendy 3.

JEANIE TICE, a 24-year-old native Pell Citian, began work at the Peoples Bank in August of 1970. She presently serves the bank in the bookkeeping department. Jeanie is a 1968 graduate of Pell City High School, and in 1969 she married Richard Tice. They have one son—Davy 4; and are hoping for a daughter this December. She and her family are active members of Mt. Pisgah Baptist Church.

Continued On Page 12



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BILLY C. GRAY began his employment with the Peoples Bank in November of 1972. In January, 1974, he was promoted to Assistant Vice President. Bill was previously a supervisor with General Motors Acceptance Corporation in Talladega. He is active in civic affairs in Pell City as a member of the Pell City Jaycees. He is on the Board of Deacons at the First Baptist Church and also serves a Brotherhood Director. He attended Jacksonville State University specializing in business. He married the former Jane Taylor in 1966 and they have three daughters: Tracy 6, Stephanie 4, Emily 2.

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Continued On Page 12



Mr. Tom Milner



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 for five years. He is a graduate of
 St. Clair County High School and
 attended Alverson-Draughton



Mr. Tom Milner



Harold King



Clint Holdbrooks



Kenneth Ash



Bob Conerly



Billy C. Gray



Mrs. Charlise Lane



Sue Hathcox, Sharon Smith, Linda Limbaugh

Staff

Peoples Bank Ragland Branch

In January of 1964, the Peoples Bank, Ragland branch opened its doors for service. The ribbon cutting ceremony was attended by many townspeople from Ragland. Short talks were made by George Jones, then mayor of the city of Ragland; T.W. Milner, then president of the Peoples Bank; Harold King, then vice president of Peoples Bank; and Bobby Pinkston, first branch manager of the Ragland bank.

Also on hand for the ceremony was Hoyt Hamilton, then Probate Judge of St. Clair County.

The Ragland bank opened with two employees—Bobby Pinkston, manager; and Charlsie Lane, bookkeeper and teller. The first account was opened by L.U. "Pop" Dickinson.

The opening of the Ragland office was important because it ushered in a new era of service to the people of Ragland and eastern St. Clair County. The area had been without a banking facility for more than 30 years. The Peoples Bank recognized the need and took steps to meet it.

Moody Branch Is Newest Addition To PB's Family



Margie Crow, Annette Byars

MORE PEOPLE GET MORE
BANKING DONE DURING OUR

PEOPLE HOURS



The Hours When
ALL



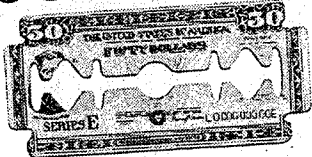
Margie Crow With Bank Since Opening

MARGIE CROW, a 1956 graduate of St. Clair County High School, has been with the Moody Branch since it opened. She attended IBM school in Birmingham and was previously employed at the Citizens Bank in Leeds. Margie presently serves the Moody Branch as Loan teller. She also assists in the bookkeeping and installment loan activities. She is married to Robert Neal Crow and they have one son—Barry 10. Margie and her family are active members of Calvary Baptist Church in Odenville.

ANNETTE BYARS came to the Moody Branch in July of 1973. She is a 1956 graduate of Montevallo High School. Before coming to Moody, Annette was employed at Jefferson Federal in Birmingham. Her duties at Moody include teller, proof, and savings activities. She is married to James Byars, and they have one daughter—Gaye 11. Annette and her family are active members of Moody Baptist Church.

MELBA WHITEHEAD is the newest member of the Moody staff. She is a 1956 graduate of Vincent High School. Before coming to the Moody Branch in April of 1974, Melba was employed with Sargent-Welch Scientific Company in Birmingham. She serves the bank as a part time employee doing teller work. She is married to Ray Whitehead, and they have two children—Philip 14, Kathy 8. Melba and her family are active members of Pleasant Grove Baptist Church.

The saver's edge.



Take stock in America.
Buy U.S. Savings Bonds.



What are your banking needs? Need to talk about an auto loan or a personal loan? Need to make a deposit or withdrawal, open a checking or savings account. Well, you can do any of these things — avail yourself of any of our services — from 9:00 a.m. till 3:30 p.m. on Monday, Tuesday and Thursday; from 9:00 till 5:30 on Fridays and 9:00 - 12:00 on Saturdays. This gives more people more time to take care of their banking needs. That's why we call them our People Hours.

OUR **DRIVE-IN WINDOW** NOW OPEN AT **8:30** A.M. DAILY

8:30 TO 12:00 NOON WEDNESDAY
(PELL CITY ONLY)

MON. - TUES. - THURS.
9:00 - 3:30
FRIDAY
9:00 - 5:30
SATURDAY
9:00 - 12:00
CLOSED ALL DAY WEDNESDAY

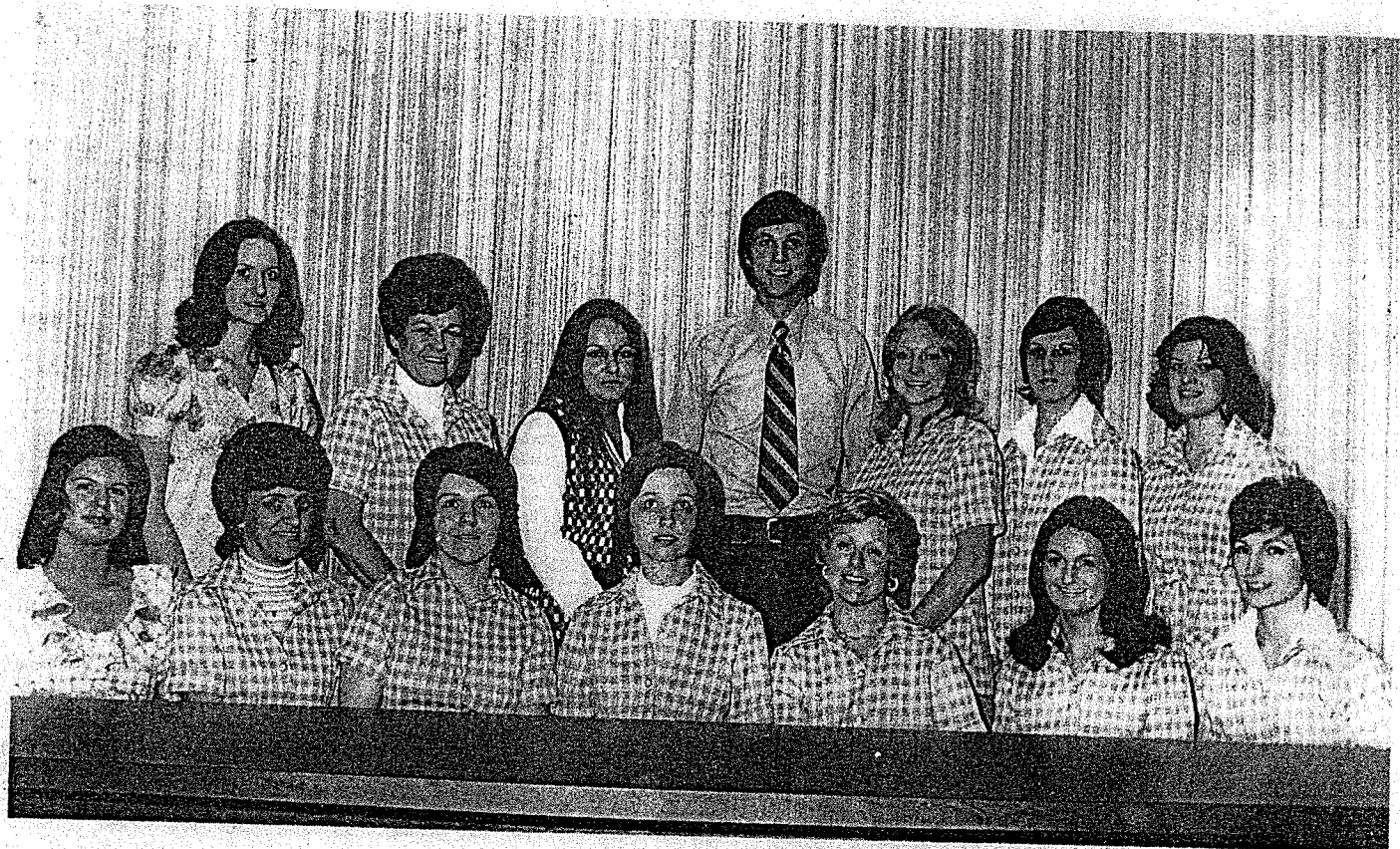
THE PEOPLES BANK

MEMBER F.D.I.C.

RAGLAND

MOODY

PELL CITY



Pell City Personnel

Pell City office staff pictured, seated from left: Rhonda Henderson, Frankie Underwood, Dianne Smith, Suellen Brown, Mary Ann Bryan, Judy Simmons and

Judy Bell. Standing, from left: Renee Spadley, Euna Gray, Cindy Owen, Keith Kilgroe, Jeanie Tice, Janice Callahan and Brenda Wyatt.

Meet The Pell City Staff

JANICE CALLAHAN was employed at the Peoples Bank on January 2, 1970, now serving in the proof and bookkeeping department. She married Michael Callahan of Pell City in 1967; they have one daughter, Penny 6. Janice and her family are active members of Mt. Pisgah Baptist Church.

SUELLEN BROWN was first employed with the Peoples Bank as a summer employee during her college education at Jacksonville State University. She became a full-time employee in April, 1970. She now serves in

the bookkeeping department controlling various computer data. She is married to Garry Brown of Pell City. They have one daughter, Kimberly, 3.

FRANKIE UNDERWOOD is the drive-in window teller. She is a native of Ashville, and in 1950 she married Thomas P. Underwood, Jr., of Pell City. They have two daughters—Tanya 17, Mitzi 5. Previously employed as cashier at the local A&P, Frankie came to the Peoples Bank in November, 1970. She and her family are active members of Arbor Baptist Church.

DIANNE SMITH, a 25-year-old

native of Pell City, is a relative newcomer to our staff. Previously employed at A&P as cashier, she began work with us on April 22, 1974, as teller. Her husband is Gene Smith of Pell City and they have two children—David 3, Jeana, 1. Dianne and her family are active members of the First Baptist Church of Pell City.

SANDRA LEE, a 27-year-old graduate of Alverson-Draughn Business College, came to Peoples Bank in April of 1967. She now serves the bank as drive-in teller on Wednesday mornings. She is married to Mike Lee and

they have two children—Stephen, 7; Kelly 2. Sandra and her family are active members of Mt. Pisgah Baptist Church.

BRANDA WYATT is another newcomer to our staff. Brenda came to the Peoples Bank in April 1974 and presently serves the bank as a teller. She is a 1969 graduate of W.A. Berry High School in Birmingham. She attended the University of Alabama in Tuscaloosa and in 1970 married William Wallace Wyatt of Ashville. She and her husband now reside in Pell City and are active members of Arbor Baptist Church.

Board of Directors

The officers and staff of the Peoples Bank have been adequately supported by its Board of Directors. Their foresight and ability have enabled the bank to expand building programs and branching into several areas of the county. Their business experience and ability have aided in the operation of the bank. The following are presently serving as the Board of Directors:

Mr. H.E. Holladay, Judge of Circuit Court, Mr. W.H. Harmon, Furniture dealer, Mr. Howell Henderson, Building supply and contractor, Mr. Tom Milner, Banker, Mr. Karl Harrison, Attorney, Mr. Harold King, Banker, Mr. C.O. Holdbrooks, Banker.

Our Many Services Were Designed With The CUSTOMER In Mind

In July of 1973, The Peoples Bank announced its now popular People Hours. This extension of hours was intended to further our

Officers

Continued From Page 8

MARY ANNE BRYAN serves as senior clerk in the loan department. She first came to the Peoples Bank in July, 1969. She is a 25-year-old graduate of Pell City High School and attended the University of Alabama and Jacksonville State University. Her husband is Ray Bryan of Pell City. They have one son, Christopher Green, 3½.

RENEE SPRADLEY is 25 years old, and a native of Childersburg. She graduated from Childersburg High School in 1967, and in 1969 she married Ben Spradley of Pell City. Before coming to the Peoples Bank in January of 1974, Renee was employed at the First National Bank in Childersburg. She and her husband are looking for a little one in November, 1974.

EUNA GRAY came to the Peoples Bank in 1969 and is presently serving the bank as a teller. She is a 1943 graduate of Pell City High School and attended Aliverson-Draughn Business College for two years. Her husband is Cecil P. Gray of Pell City. They have two children—Kyle 16, Connie 12. Euna and her family are active members of the First Baptist Church in Pell City.

JUDY SIMMONS a 22-year-old

services and facilities to our customers. Our banking hours now are as follows:

Mon., Tues., Thurs...9:00 a.m.-3:30 p.m.

Wednesday...drive-in window 8:30-12:00 noon (Pell City Office)

Friday...9:00 a.m.-5:30 p.m.

Saturday...9:00a.m.-12:00 noon.

Drive-in Window opens each a.m. at 8:30.

The Peoples Bank provides complete loan services to help with any financial need.

Personal loans are available for any worthwhile purpose, and repayment terms are always set to meet one's own budget.

Auto Loans are available for new or used cars with low interest rates.

Home improvement loans are available to help finance such things as landscaping, a new garage, room additions, heating and air conditioning, and other improvements.

Student Loans are available to children of our customers. This loan provides money for a student to further his education.

Real Estate Loans for personal and business property can be obtained at low bank interest rate.

Business Loans are available to assist the growth of St. Clair County. Many specially designed loans are offered for small businesses, plant and equipment, inventories, floor plans, and many others.

The Peoples Bank offers complete customer checking.

Regular Checking Accounts—

Christmas Club—This is a special savings plan to help meet the holiday expenses. Payments from \$1 to \$10 are made on a weekly basis for a period of 50 weeks. At the end of this time, a check is issued for the total amount on deposit.

SPECIAL SERVICES

Master Charge—A convenient way to buy. Receive only one bill each month, simplifies your bookkeeping and tax records. Pay hotel, motel, restaurant, service station, and shopping expenses with Master Charge.

Safe Deposit Boxes—Helps protect valuable papers and keepsakes from fire and theft for just a few cents each day. Boxes available in many sizes.

Certified Checks—Certified by the bank, this type of check is usually required in real estate or other business transactions.

Cashier's Checks—This check bears an official signature, and is equally acceptable as a certified check.

Traveler's Checks—For protection when traveling, purchase traveler's checks that are honored around the world. Cost is minimal, and if lost or stolen, a complete refund is obtainable.

Personal Money Orders—A fast, easy way to pay bills with the security of bank protection.

Bank-By-Mail—Special deposit envelopes provided free of charge by the bank to our checking and savings account customers.

Notary Public—No charge for this service to any of the bank's customers.

Collection Services—The bank can set up a special account if payment is to be received from several sources. The bank acts as a collection agent.

Copying Service—Individual copies made free of charge. Slight charge for copies in quantity.

CCC—Complete Customer Checking

The Peoples Bank announced the availability of CCC to its customers in May of 1973.

What is CCC of Banclub as it is sometimes called?

CCC (Complete Customer Checking) or Banclub was created three years ago by the First National Bank of Livingston, Tennessee; the First Bank and Trust Company of Dyersburg, Tennessee; and Financial Institution Services, Inc., of Nashville, Tennessee. Financial Institution Services serves as Administrator of the Banclub Association.

According to its constitution and By-Laws, the purposes of the Banclub Association is to provide

financial services to its members. Among those financial services provided are unlimited check writing without minimum balance, personalized checks, personal membership card, travelers and cashiers check plus money orders without issue charge, accidental death insurance coverage, information about other services of commercial banks, group travel arrangements, discounts on special services and merchandise, and information regarding special banking services, offered by other banks throughout the United States.

There are 450 bank members now affiliated with Banclub. These banks stretch from Maine to Colorado, from North Dakota to Florida. More than 300,000 individuals who have personal checking accounts at these member banks are members, and the number of bank and individual members increases each month.

In order to provide its members with knowledge of the many services offered, Banclub sends out a Newsletter quarterly to keep its members informed of new services and policies available to them. As one of its special services Banclub is furnishing upon request Opryland discounts coupons to all members of CCC.



She presently serves as secretary to the officers of the bank. She is a 1967 graduate of Pell City High School. She is married to Sidney Simmons of Pell City. They have one daughter—Amy, 15 months. Judy and her family are active church members.

KEITH KILGROE is a summer employee at the bank, coming to the bank in May, 1974. He is presently serving in the Loan Department. Keith is a 1972 graduate of Pell City High School, and is attending the University of Alabama in Tuscaloosa. His major field of study is Finance. He is an active member of New Hope Baptist Church.

JUDY BELL, 28-year-old native of Baltimore, Maryland came to the Peoples Bank in 1971. She presently serves as Customer Service Representative. She graduated from Howard County Senior High School in Maryland, and attended the University of Maryland. She is married to Mack Bell of Pell City; they have one child—Shane Carpenter Bell, 7 months.

CINDY OWEN is the newest member of the Pell City staff. She is an 18-year-old Pell City native, and graduated from Pell City High School in 1974. She began work with the Peoples Bank in June of 1974. She presently serves the bank in the bookkeeping department. She is engaged to Wade Saville of Ragland.

RHONDA HENDERSON is a summer employee at the Pell City office, coming to the bank in June of 1972. She is a 1972 graduate of Pell City High School, and is attending the University of Alabama in Tuscaloosa majoring in Secretarial Education. She is an active member of Pope's Chapel Methodist Church in Wattsville.

exempt from a service charge. Accounts falling below this amount will be charged a minimum of \$.50 per month, plus 7 cents per check written.

Budget Checking—This type of checking account is designed for customers who carry a small balance and do not write many checks per month. The service charge is 10 cents per check written.

Business Account—All types of Business Accounts.

Senior Citizens Checking Account—Anyone who has reached the Golden Age of 65 is entitled to a free checking account.

It's easy to save at the Peoples Bank.

Regular Passbook Savings—This account now earns 4½ pct. interest paid quarterly. Deposits entered before the 10th of the month earn interest from the 1st. An account can be opened with any amount, and joint or individual accounts may be easily arranged.

Golden Passbook Account—This account earns 5½ pct. interest, figured daily and paid quarterly. A Golden Passbook Account may be opened with a minimum of \$500.00 with additions at any time, withdrawals of any amount at the end of the quarter.

Certificate of Deposit—The purchase of Certificates of Deposit is an investment that entitles a maximum earning of return on savings. A minimum deposit of \$1,000 is required; rates as follows:

One year—6 pct.

Two and ½ years—6½ pct.

4 years & over—7¼ pct.

Interest can be paid quarterly, annually or left until maturity. Interest is compounded which makes the effective rate higher.

The Peoples Bank's

HIGH INTEREST RATE SAVINGS CERTIFICATES

TERM	MINIMUM DEPOSIT	ANNUAL RATE
4 years	\$1,000	7.25%*
2½ years	\$1,000	6.5%*
1 year	\$1,000	6.0%*
Golden Passbook (90 DAYS)	\$500	5.50%*

*A Substantial Interest Penalty Is Required For Early Withdrawal

Interest is COMPOUNDED On All The Above Accounts, Which Makes The Effective Rate Higher Than The Actual Rate.

We Also Have Regular Savings Accounts Which May Be Opened For Any Amount With Withdrawals At Any Time.

THE PEOPLES BANK

PELL CITY

MEMBER F.D.I.C.
RAGLAND

MOODY