



Peoples
BANK®

Workplace **BANKING**

SPECIAL BENEFITS FOR YOU

Workplace BANKING

WORKPLACE BANKING HIGHLIGHTS:³

- Checking, Savings, and HSA Exclusive Benefits
- Early ACH Access (Direct Deposit)
- No Minimum Balance HSA
- Loan Discounts and Credit Card Incentives
- Skip-a-pay (Loan Payment)



The **Workplace Banking** program provides tailored solutions to fit your financial needs, plus offers exclusive benefits to program participants.

Peoples Bank is an expert in assisting clients with their financial needs, from banking and lending options, to insurance and retirement planning.¹
We'd love to be your financial partner.

WE'LL HELP YOU WITH:

- **Account opening and debit cards** so you can start using your new account as soon as possible
- **Establishing direct deposit** to avoid having to deposit a paper check and get faster access to payroll funds
- Referrals to Peoples Bank partners for **reviews of current insurance policies to find coverage gaps or possible insurance savings**¹
- **Financial literacy resources** to emphasize the importance of properly managing finances and home buying seminars (for those interested)
- **Other benefits, such as financial planning, credit cards and personal loans** (such as auto loan pre-approval to take stress out of car buying process)²

¹ NOT INSURED BY THE FDIC; NOT DEPOSITS OR OTHER OBLIGATIONS OF PEOPLES BANK; NOT GUARANTEED BY PEOPLES BANK; NOT INSURED BY ANY FEDERAL AGENCY; AND MAY GO DOWN IN VALUE.

² This is not a commitment to lend or extend credit. All loans subject to application, credit, and collateral approval.

³ Certain conditions, qualifications, and restrictions may apply. See the *Workplace Banking Exclusive Benefits* interior table for the specific details and disclosures of each benefit.

By partnering with **Peoples Bank**, you will have access to a financial wellness program to help you achieve your short term and long term financial goals.

AT PEOPLES BANK WE UNDERSTAND NOT ALL CLIENTS HAVE THE SAME FINANCIAL NEEDS.

We offer on-site financial education on various financial topics.

- Establishing Good Credit & Using it Wisely
- Understanding Why Insurance is Important
- Fraud & How to Avoid being Scammed
- Home Buying
- Planning for Retirement


**LET US USE OUR FINANCIAL EXPERTISE
TO HELP YOU REACH YOUR GOALS.**



EXCLUSIVE FOR YOU

This special program is an add-on to the **Peoples Bank®** Workplace Checking Account.*

Avoid a \$6 per analysis cycle fee by having one or more direct deposit transactions totaling \$350 or more per analysis cycle. Avoid a \$4 fee per statement cycle by enrolling in eStatements.

FINANCIAL NEED	PEOPLES BANK SOLUTIONS	WORKPLACE BANKING EXCLUSIVE BENEFITS
ACCESS TO YOUR FUNDS FOR EVERYDAY SPENDING AND EXPENSES	<ul style="list-style-type: none">• Checking accounts• Debit Mastercard®• Approximately 40,000+ surcharge-free MoneyPass® Network ATMs	<ul style="list-style-type: none">• Two free Cashiers Checks or Money Orders per calendar year• Could receive direct deposit up to 2 days early¹
SET ASIDE FUNDS AND SAVE FOR FUTURE MEDICAL EXPENSES	<ul style="list-style-type: none">• Health Savings Account	<ul style="list-style-type: none">• No monthly fee, no min balance H.S.A. with open Workplace Checking Account and active debit card²
SAVE YOUR MONEY AND EARN INTEREST ON YOUR FUNDS	<ul style="list-style-type: none">• Savings Accounts• Money Market Accounts• Certificates of Deposits	<ul style="list-style-type: none">• Applies to Savings Accounts only. No minimum balance requirement with open Workplace Checking Account and active debit card²
PAY BILLS, TRANSFER MONEY & MAKE DEPOSITS ON THE GO	<ul style="list-style-type: none">• Online & Mobile Banking• Zelle	
BUY A VEHICLE, FINANCE YOUR EDUCATION OR OTHER FINANCING NEEDS⁶	<ul style="list-style-type: none">• New and Used Auto Loans• Motorcycle, ATV/Side by Side, Boat, Jet Ski Loans• Student Loans• Personal Loans & Lines of Credit• Credit Cards	<ul style="list-style-type: none">• 0.50% reduction in rate on any new Personal Loan with auto-debit from a personal checking account with Peoples Bank³• Earn a \$50 bonus reward with approved Peoples Bank consumer credit card once you spend \$1,000 on purchases within the first 90 days of account opening⁴ Scan QR Code to apply >>• Skip-a-pay⁵ (Loan Payment) <div>Apply Here</div>
PURCHASE OR REFINANCE YOUR HOME⁶	<ul style="list-style-type: none">• First-Time Home Buyer Seminars• Experienced Mortgage Consultants• Mortgage Loans• Home Equity Lines of Credit	<ul style="list-style-type: none">• \$350 off closing costs on any new Mortgage Loan⁷
PROTECTION FOR WHAT'S IMPORTANT TO YOU	<ul style="list-style-type: none">• Insurance:⁸<ul style="list-style-type: none">AutoRenters or HomeTravelLifePet	<ul style="list-style-type: none">• Access to complimentary consultation and quote from an agent with Peoples Insurance⁸• Pebo Discount prescription card
PLAN FOR YOUR RETIREMENT	<ul style="list-style-type: none">• A Comprehensive Financial Plan• Retirement Planning and Pensions• Tax Planning• Estate Planning	<ul style="list-style-type: none">• Access to complimentary investment review and analysis from an Advisor with Peoples Trust & Wealth Management⁹

*Account maintenance fee of \$6 per monthly analysis cycle is waived with a total of \$350 or more in direct deposits per monthly analysis cycle. Paper statement fee of \$4 per statement cycle is waived with enrollment in paperless statements. | Mastercard is a registered trademark of Mastercard International Incorporated. The Bank may make incoming electronic direct deposits made through the Automated Clearing House (ACH) available for use up to two days before the scheduled payment date. Not all direct deposits are eligible. Early availability of direct deposits is not guaranteed and may vary from deposit to deposit. Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. ²Limited to one (1) enrolled savings account and one (1) enrolled Health Savings Account (HSA) per Workplace Checking account. Other fees may apply. Please reference your account opening disclosures. ³0.25% reduction in rate on any new Personal Loan (fixed interest rate, non-real estate secured; excludes deposit-secured accounts) with auto-debit from a consumer checking account with Peoples Bank and another 0.25% for being a Workplace Banking member. This rate offer cannot be combined with any other rate discount. ⁴Subject to credit approval. Ask for details. Upon approval, a letter will be mailed acknowledging your new account. The rewards bonus period begins on the date of the new account letter and ends 90 days later. For details on the Reward Program, please visit <https://peoplesbancorp.myapexcard.com/about-rewards/rewards-terms>. Rewards options are subject to change without notice. The \$50 bonus reward will be a statement credit for Platinum and Low-Rate Platinum. For Platinum Reward and World accounts, the \$50 reward is a cash back bonus that can be redeemed for a statement credit or directly deposited to a Peoples Bank Demand Deposit Account. ⁵Subject to approval. Does not apply to past due loans. Limited to 1 skip-a-pay per year on a consumer, non-mortgage loan. Form must be completed 14 calendar days prior to payment due date. A \$35 fee per instance applies. ⁶Loan offers subject to credit approval. ⁷Discount not valid with zero closing cost mortgage products including Freedom Equity and the Dreams2Keys product. Loan offers subject to credit approval.

⁸NOT INSURED BY THE FDIC; NOT DEPOSITS OR OTHER OBLIGATIONS OF PEOPLES BANK; NOT GUARANTEED BY PEOPLES BANK; NOT INSURED BY ANY FEDERAL AGENCY; AND MAY GO DOWN IN VALUE.
⁹INVESTMENT PRODUCTS ARE NOT FDIC INSURED; NOT GUARANTEED BY PEOPLES BANK; NOT A DEPOSIT; AND NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; MAY GO DOWN IN VALUE.



GET UP TO \$300 ON WORKPLACE CHECKING

Open a new Workplace checking account and receive a \$100 credit monthly for the first 3 monthly analysis cycles following the account opening up to \$300 total¹. To be eligible, during each monthly analysis cycle you must do the following:

- Be enrolled in electronic statement delivery as of the end of the monthly analysis cycle
- Have at least one direct deposit transaction
- Have 5 or more debit card purchases debited from your account during the analysis cycle (excludes ATM transactions)

¹ A minimum of \$25 is required to open an account. Limited to one offer per customer. Offer is considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable). Rates and offer dates subject to change without notice and offer may be withdrawn at any time. Fees may reduce earnings on the account.

Workplace BANKING



Open your
account
TODAY!



Founded in 1902 in Marietta, Ohio



Recognized by **Newsweek** as one of *America's Best Banks*



Top 150 bank in the United States with over \$9.0 billion in assets



130 bank branches in Ohio, West Virginia, Kentucky, Virginia, Washington D.C. and Maryland



Publicly traded on NASDAQ (symbol: PEBO)

COMMITMENT TO COMMUNITIES

At Peoples Bank, we are committed to making a positive and meaningful difference in the neighborhoods where we work and live.

Peoples Bank Foundation has awarded over \$7 million in grants since 2003.



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