### We're in your neighborhood!

### **ADEL**

804 Greenwood Hills Dr Adel, IA 50003

#### **Lobby Hours**

Mon - Fri: 9:00am - 4:30pm **Drive-Up Hours** Mon - Fri: 8:30am - 5:00pm



### **BOONE**

1212 Hawkeye Drive Boone, IA 50036

### **Lobby Hours**

Mon - Fri: 9:00am - 4:00pm Drive-Up Hours Mon - Fri: 8:00am - 4:30pm



12701 University Ave Clive, IA 50325

### **Lobby Hours**

Mon - Fri: 9:00am - 4:30pm **Drive-Up Hours** Mon - Fri: 8:30am - 5:00pm



### **GRAND JUNCTION**

205 Main St E Grand Junction, IA 50107

#### **Lobby Hours**

Mon - Fri: 8:30am - 3:30pm Drive-Up Hours Mon - Fri: 8:30am - 4:00pm



### **GUTHRIE CENTER**

401 Main St Guthrie Center, IA 50115

#### **Lobby Hours**

Mon - Fri: 8:30am - 4:00pm **Drive-Up Hours** Mon - Fri: 8:00am - 4:30pm



### **JEFFERSON**

116 W State St Jefferson, IA 50129

### **Lobby Hours**

Mon - Fri: 9:00am - 4:00pm Drive-Up Hours Mon - Fri: 8:00am - 5:00pm

### **OGDEN**

338 W Walnut St Ogden, IA 50212

Administration Office Only Night Depository & ATM Available

### **SCRANTON**

1021 Main St Scranton, IA 51462

#### **Lobby Hours**

Mon - Fri: 8:30am - 4:00pm



### **WAUKEE**

1185 SE University Ave Waukee. IA 50263

#### **Lobby Hours**

Mon - Fri: 9:00am - 4:30pm Drive-Up Hours

Mon - Fri: 8:30am - 5:00pm



### **POWER UP @ PEOPLES**



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# **GIANT**PIGGY BANK<sup>™</sup>

Children's Savings Account





## The Importance of Financial Literacy

It is estimated that 4 out of 7 adults in America are financially illiterate, and over 66% of Americans, 178 million people, are struggling financially.<sup>1</sup>

Let's provide children a better financial education earlier on, so they can build a brighter financial future.

### The Money Basics to Teach Children



Some things in life are free, but many are not. Working earns you money to purchase items or experience fun activities (e.g. trip to the zoo).



While money doesn't grow on trees, earning and saving your money does make it grow.



Being able to differentiate a want versus a need helps teach smart-spending habits early on.

### \$ Investing

Investing is an action you take to help your money grow. Opening an interest-earning savings account is one way to grow your money.

### **\$** Borrowing

A loan helps you borrow money for a specific purpose as long as you promise to pay it back.

### \$ Charitable Giving

Learning empathy and the value of giving leads to greater collaboration and civility later on.

# **GIANT**PIGGY BANK®

The GIANT PIGGY BANK is our interest earning children's savings account, as well as a student banking program in select elementary schools, that helps children develop smart saving habits at a young age.



### **Deposits**

Every deposit counts, no matter how large or small! Stop by your local Peoples Bank to make a deposit. By taking your child to the bank on a regular basis, he or she will become aware of the importance of being a good financial steward of his or her money.

#### Withdrawals

All withdrawals require an in-person signature and may be done at a Peoples Bank location.

### Sticker-Books

Children will receive a sticker book at account opening. For each deposit, a child earns a sticker. Fill up the 'sticker-book' (8 total stickers) and Peoples Bank will deposit \$1.00 into your child's account.

Stop by Peoples Bank for an application and open an account today!

Interested in having your school participate? Contact Peoples Bank at 1-800-891-9389.

mypeoples.bank



### In the Schools

The GIANT PIGGY BANK also has a student banking program in select schools. Children learn basic banking fundamentals, like how to complete a deposit envelope, in a convenient environment that champions learning.

### **About the Program**

Sponsored by Peoples Bank, GIANT PIGGY BANK will visit your school on a regular basis (typically once per week, differs by school). Assisted by bank and school staff, older students can apply to be "student bankers." All who "apply" will be accepted. This process allows students to experience the real process of applying for a job and following a schedule. Student bankers also learn about confidentiality, customer service and teamwork.

### **Teach Children to Save**

Children attending a participating school can open a children's savings account (with parent completion and submission of an account application).

### Deposits

Children can make a deposit during designated times. Deposits should be brought in the sealed envelope provided and filled out completely.

### Withdrawals

Withdrawals are not permitted at school and require an in-person signature which may be done at any Peoples Bank location.

### A FUN and EDUCATIONAL student banking program!

### **How Does My Student Join?**

It's simple! Just fill out the account application we send home with your student. Make sure you complete the <u>entire</u> application. You can also email us directly for secured email options at <u>info@mypeoples.bank</u>. Completed paperwork may be returned with your student, mailed or dropped off at any Peoples Bank location. We have secured night drops for your convenience.

Fu, Chang. "32 Must-Know Financial Literacy Statistics in 2021." *Possible*, 15 Feb. 2021, www.possiblefinance.com/blog/financial-literacy-statistics.