

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



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



BOONE

1212 Hawkeye Drive
Boone, IA 50036

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



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



CLIVE

12701 University Ave
Clive, IA 50325

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



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

Branch with solar panels

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



To assist in opening your new account, we may request the following:

Sole Proprietor

SSN or EIN of Owner

Limited Liability Company (LLC)

TIN of LLC
Articles of Organization
Operating Agreement

Partnership

TIN of Partnership
Partnership Agreement
Certificate of Partnership

Not-For-Profit Organization

TIN of Organization
If incorporated, follow corporation guidelines
If tax-exempt, IRS documentation or tax return
If not tax-exempt, authorization letter

Corporation

TIN of Corporation
Articles of Incorporation

Fictitious Business Name Statement may also be requested.

The following information is needed for Beneficial Owners. Beneficial Owners are individuals who directly or indirectly own 25% or more of the legal entity and/or the individual who has significant responsibility for managing the legal entity:

- Name, Physical Address, Date of Birth, Social Security Number, Valid Government Issued ID

Scan to learn more about our business offerings!



Other fees such as non-sufficient funds, overdraft, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. We reserve the right to substitute a gift of similar value. \$10 for debit cards and unused checks for another financial institution given at time the checks/debit cards are presented. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



TREASURY MANAGEMENT

EXPERIENCE
RELATIONSHIP
BANKING



WELCOME

We offer a full scope of tools and services for personal, business or both - with the exceptional service of a local banking relationship.

Featured Checking Account Truly Free Business Checking

Perfect for most businesses!

- 1,000 FREE transaction items per statement
- No minimum balance
- No service charge
- FREE Debit Card with Card Controls and Apple Pay®, Google Pay® and Samsung Pay®
- FREE access to over 35,000 fee-free MoneyPass® ATMs nationwide
- FREE Online Banking
- FREE Bill Pay
- FREE Mobile Banking with Mobile Deposit
- FREE eStatements
- FREE Thank You Gift
- Buy Back of debit cards and unused checks from another financial institution for \$10

ZERO BALANCE & SWEEPS ACCOUNTS

Maximize deposit earning potential while minimizing incurring service charges.

- Funds in checking above a predetermined amount are automatically swept from checking to provide more interest
- No sweep charges
- Deposit interest rate, variable daily
- Interest paid monthly
- Option to sweep funds or initiate single transfers

 mypeoples.bank  515-327-7713

CDARS / ICS ACCOUNTS

As a member of the Promontory Network, Peoples Bank can give customers with over \$250,000 the ability to bank at one financial institution with your funds being 100% FDIC insured.

MERCHANT SERVICE PROCESSING

Credit and debit card processing services include the latest payment industry technology, competitive pricing and payment solutions, and local customer and repair support. Benefits also include:

- Training and 24/7 customer support
- Customer loyalty programs
- Wireless payments processing
- Check verification and one-step reporting
- Gift Card programs

LENDING SOLUTIONS

Local decisions focused on all areas of commercial lending including but not limited to operating lines, construction builder programs and agriculture related programs.

VISA® CREDIT CARDS

Visa® Business Credit Card options for any business. All options feature:

- Employee cards at no extra cost
- Transaction Reporting
- Credit Line Sharing and Consolidated Statements
- Mobile Payments
- Email and Text Fraud Alerts
- Fraud Monitoring and Zero Fraud Liability
- Travel Accident Insurance

 tmsupport@mypeoples.bank

LOCAL EXPERTISE WITH BIG BANK PERKS

POSITIVE PAY

Reduce fraud by validating checks presented to your account with Positive Pay.

- Automatically match check details against check issued to detect discrepancies
- Choose which companies can submit ACH debits to your accounts and dollar amount maximums with ACH Positive Pay
- Business Online and Mobile Banking Alerts

REMOTE DEPOSIT CAPTURE

Scan checks and deposit them directly into your business account from any of your business locations. Our internet system is safe and fast.

BUSINESS ONLINE BANKING FEATURES

- View all deposit and loan accounts and make transfers anytime
- Pay bills or set up ACH files directly
- Download Quickbooks® Online
- Security tokens available
- Wire transfer capability
- Notifications and alerts
- Mobile Banking with ACH or wire transfers and Positive Pay
- Mobile Deposit and Mobile Payments

Contact a Treasury
Management Specialist today!