



# PEOPLES CHOICE CLUB



We have a new LOOK! Our footprint continues in our 9 communities of Grand Junction, Rippey, Guthrie Center, Jefferson, Scranton, Adel, Clive, Waukee and Ogden. Our motivation and our values focus on building financial success

for the families, farms and businesses we serve. We also have a mobile app. Manage your money from the palm of your hand! Mobile Banking provides convenient access to your Peoples Bank accounts through your phone once you are enrolled in Online Banking. You can access your accounts through your



phone in one of three ways: **Smartphone App** - **Internet Access** — **Text Enabled Banking** — Do you have a smartphone? Great! Just come in and see us and we'd be happy to assist you! Or you can enroll through your online banking! Have concerns? Worried you'll forget your password? Let us help you! Just stop by one of our branches and one of Customer Service Representatives would be happy to assist you and any questions you have!



## "People First Banking" Serving Iowans Since 1917.



**2.00%**  
APY\* on  
Checking  
is here!

Open your  
Rewards  
Interest  
Checking\*  
Today!

### Rewards Interest Checking\*

- ✓ Earn 2.00% APY on balances up to \$25,000
- ✓ Waive the account service charge by keeping \$2,000 average daily balance
- ✓ Plus, all the **REWARDS** you can handle at no additional cost!

\*Annual Percentage Yield (APY) effective 1/7/2019

Tier 1: Earn 2.00% APY on balances \$0.00 - \$25,000  
Tier 2: Earn .01% APY on balances over \$25,000

Your blended APY for full account balance will range from 2.00% - .01% APY depending on your balance within each tier. Must open with and maintain an average daily balance of \$2,000 or combine deposit and/or loan relationship of \$50,000 or greater to avoid the monthly service charge of \$15.00. Limit of one Rewards Interest Checking account per tax ID #. Contact Peoples Bank for full terms and conditions of account.



**OPEN ONLINE!** @mypeoples.bank



# 5 Year CD

## ONE-TIME RATE-BUMP\*\* OPTION

# 3.00%\*

APY

\*The Annual Percentage Yield (APY) is accurate as of 6/11/2018. \$10,000.00 minimum balance to open and obtain APY. Early withdrawal penalty may apply. Fees may reduce earnings. Eligible for Individual Retirement Accounts (IRA). *No Brokered CD's, Public Funds or Institutional Deposits.*

\*\*RATE-BUMP OPTION allows for a one-time rate and APY change based on the published rate for the closest standard term equal to or less than the remaining term of the original 5 year CD. "Specials" or "Promotional" CD offers are not considered a standard term.

Contact a Peoples Banker for applicable fees and full terms of account.

Contact a Peoples Banker or  
Go online to open your CD today!  
800-891-9389 | [www.mypeoples.bank](http://www.mypeoples.bank)

Member  
FDIC

**PEOPLES**  
BANK

ADEL | CLIVE | GUTHRIE CENTER | GRAND JUNCTION | JEFFERSON | OGDEN | RIPPEY | SCRANTON | WAUKEE

# SAVE FOR YOUR FUTURE WITH A CD OR IRA

## 13 Month Certificate of Deposit

# 2.40%\*

APY

Balances of  
\$5,000.00 & UP

\* The Annual Percentage Yield (APY) is accurate as of 8/30/2018. \$5,000.00 minimum balance to open and obtain APY. Early withdrawal penalty may apply. Fees may reduce earnings. Eligible for Individual Retirement Accounts (IRA). *No Brokered CD's, Public Funds or Institutional Deposits.* Contact a Peoples Banker for applicable fees and full terms of account.

Member  
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[mypeoples.bank](http://mypeoples.bank)

## It's a big world, let us take you there!

If you like to travel or your idea of an empty nest or retirement lifestyle includes traveling on one-day trips to local destinations or two-week excursions to exotic locations, Peoples Choice Club is what you've been looking for! Started more than thirty years ago, the Club's mission is to provide added benefits of banking with us, friendship and travel opportunities to bank customers and their friends. There are many benefits to Peoples Club- check it out for yourself!

- Convenience and ease of travel
- Access to top destinations, attractions, & social events
- Great service from a dedicated team
- Travel with people you know
- Free Newsletters
- Club Captains available at Guthrie Center, Scranton, Rippey, Jefferson, & Grand Junction (New!!!)
- Free Peoples Choice Club Checks (2 boxes/year)\*
- Free statements/ with images
- Free copying & fax service
- Free notary service
- Free Money Orders/ Cashier Checks
- No worries - we take care of all the planning



*\*Applies to the Peoples Choice Club checks (2 boxes/year).*

*How do you become a member? If you have, or are willing to establish, a \$5000 banking relationship with Peoples Bank, you are qualified for membership in Peoples Choice Club. This relationship can include a checking or savings account, Certificates of Deposit, IRA, loans, trust, or investments with Peoples Bank. Guests are welcome to travel with the Club when there is availability.*

# APPRECIATION DAY PEOPLES CHOICE CLUB

**(LOCATION) GREENE COUNTY RAMS RESTURANT- JEFFERSON, IA**

The Ram Restaurant is a unique eating place operated by students at the Greene County High School, Jefferson, Iowa. The restaurant named after the school mascot is set up in the Family & Consumer Science Department & it is celebrating over 40 years.



**Friday, May 24TH  
1:30PM -3:30PM**



*"Peoples Choice Club Member- WE APPRECIATE YOU!!!"*

*Join us at this one of kind fun student restaurant and get the insider scoop on the what it takes to serve up their new specialty cheesecake and refreshments!!!!*

**RSVP AT YOUR BRANCH BY 5/10/2019-Get on the LIST!!!**

# Sneak Peek!!!

## Upcoming 2020 TRAVEL- EVENTS

Ark Encounter- Aquarium- A+ Trip Ohio  
Where Walt Found Magic-Marcelene, -Lyceum Theatre- Arrow Rock-  
Silly America Bread Sliced -Chillicothe-Warm Springs Ranch- Clydesdale  
Breeding Farm—2 DAY TRIP  
Mystery Trip DAY TRIP  
ART ON THE FLY EXPERIENCE  
WHITE ELEPHANT BINGO SOCIAL EVENT  
APPRECIATION DAY EVENT

### Connect with Us!



There are NEW faces added to our Club! Peoples Choice Club now has "Captains" assisting Peggy from Guthrie Center, Jefferson, & Grand Junction. You will be meeting these ladies at our various trips & our day events! See our insider "Meet our Captains" page. More faces! More fun! If you're in at a branch, say "Hi".

**2019 BIRTHDAY IN A BAG !! We wish you a happy birthday, we wish you a happy birthday....This year, come to your branch anytime during your birthday month and get a birthday surprise from us!**

**Birthdays are a great thing to celebrate, and we want to celebrate you!**



Remember to give your branch Captain a call in the month of your birthday to be put into a monthly drawing to win a 1/2 dozen of a bakery surprise! Since we are already into the year, please come in or call to have your past birthday month name added to the current month's drawing for a special surprise. So if you have a Jan or Feb B-day you can still come get your birthday surprise! We would love to notify you as the WINNER for a bakery surprise!!!!



GET YOUR NAME  
IN FOR THE  
BIRTHDAY FUN!!!



# GUTHRIE CENTER WHITE ELEPHANT BINGO



What's better than ANOTHER social outing with Coffee and Cookies? Well?? White Elephant Bingo of course in the GUTHRIE CENTER AREA —

Round up your friends for this FUN social outing.

Date: **WEDNESDAY-JUNE 26**  
**"RSVP " AT YOUR**  
**BRANCH!!! Get on the List**

**by 6/12**

Time: **2:00-4:00pm**

Where: Guthrie Center Comm. Center  
 403 State St. Guthrie Center

Cost: **Each participant brings 2**  
**White Elephant items —**  
**"Holler BINGO!" and**  
**claim a prize!**

*\*White Elephant" items are ANY new or nearly new items you have gotten as a gift, or received, or bought and have found you never used or used once and no longer want—any of your 2 items will make FUN PRIZES!!! And items need to be in paper bag! ALL PRIZES WILL BE A MYSTERY!!!! All Peoples Choice Club Members are Welcome— from any location!!!*

## June 26

What's better than ANOTHER social outing with Coffee and Cookies? Well?? White Elephant Bingo of course in the GUTHRIE CENTER AREA —

Round up your friends for this FUN social outing.

Date: **WEDNESDAY-MAY 22**  
**"RSVP " AT YOUR**  
**BRANCH!!! Get on the List**

**by 5/8**

Time: **2:00-4:00pm**

Where: **Jefferson First Presbyterian**

208 W State, Jefferson  
 Cost: **Each participant brings 2**  
**White Elephant items —**  
**"Holler BINGO!" and**  
**claim a prize!**

*\*White Elephant" items are ANY new or nearly new items you have gotten as a gift, or received, or bought and have found you never used or used once and no longer want—any of your 2 items will make FUN PRIZES!!! And items need to be in paper bag! ALL PRIZES WILL BE A MYSTERY!!!! All Peoples Choice Club Members are Welcome— from any location!!!*

## May 22



**September 10**  
**2:00-4:00pm**

## "Art on the Fly" with Jolene Peters

**505 E. LINCOLNWAY**  
**Jefferson, IA**

**TUESDAY—9/10/2019**

**COST: \$32.00**

**SIGN UP- DEADLINE: 8/27**

**CLASS SIZE LIMIT: 20**

Get signed up for this  
 "Mystery" Fabulous Fall  
 Project! Grab a FRIEND for  
 this fun social outing—  
 refreshments will be  
 served! Don't Miss Out!!!!

## Meet Our New CAPTAINS!

These Peoples Bank team members are now involved with the Peoples Choice Club

### Angie Gingery - Jefferson

Angie Gingery has been with Peoples Bank since July of 2016 and was hired as the Branch Operations Manager. Prior to her role with Peoples, she worked as the Tourism and Events Coordinator for the Greene County Chamber of Commerce. She is very excited to work with Peggy and the Peoples Choice Club as she will be involved, once again, in the world of tourism and tour promotion. Angie grew up outside of Churdan, IA and graduated from Southern Calhoun High School, formerly Lake City/Lohrville. She has two adult sons, who never cease to amaze her. She lives with her fiancé in their home in Jefferson with their poodle, Bingo.



### Lori Faucher - Guthrie Center

Lori Faucher has been with Peoples Bank since July of 2010 as a CSR/Teller. She is looking forward to helping with Peoples Choice club to interact with the customers. She was born and raised in Guthrie Center. She and her husband met on a cruise. They have 4 children, a wonderful daughter-in-law and one granddaughter, Jayda. In her free time she likes to read, watch Hallmark movies, and spend time with her family. One of the highlights of her year is helping their son, Adam, with the River Ruckus, which is a huge country summer concert in Guthrie Center.



### Kelsey Hatfield - Grand Junction

Kelsey Hatfield joined our team in August of 2018, where she is a Teller/CSR. A native of Grand Junction, she lived there until 2015 when she bought a house in Paton, Ia. A 2010 graduate of East Greene High School in Grand Junction, Kelsey then went on to obtain a license in Cosmetology from PCI Academy in 2014. In her free time, she enjoys bowling, darts, going to the movies, and the occasional Saturday night at Boone Speedway.





**SCAM  
ALERT**



This is what a Social Security scam sounds like:

Scammers are saying your Social Security number (SSN) has been suspended because of suspicious activity, or because it's been involved in a crime. Sometimes, the scammer wants you to confirm your SSN to reactivate it. Sometimes, he'll say your bank account is about to be seized – but he'll tell you what to do to keep it safe. (Often, that involves putting your money on gift cards and giving him the codes – which, of course, means that your money is gone.)

Oh, and your caller ID often shows the real SSA phone number (1-800-772-1213) when these scammers call – but they're faking that number. It's not the real SSA calling.

Here's what to know:

- Your Social Security number is not about to be suspended. You don't have to verify your number to anyone who calls out of the blue. And your bank accounts are not about to be seized.
- SSA will never call to threaten your benefits or tell you to wire money, send cash, or put money on gift cards. Anyone who tells you to do those things is a scammer. Every time.
- The real SSA number is 1-800-772-1213, but scammers are putting that number in the caller ID. If you're worried about what the caller says, hang up and call 1-800-772-1213 to speak to the real SSA. Even if the wait time is long, confirm with the real SSA before responding to one of these calls.
- Never give any part of your Social Security number to anyone who contacts you. Or your bank account or credit card number.

If you get one of these calls, tell the FTC at [ftc.gov/complaint](http://ftc.gov/complaint). by *Jennifer Leach*, Acting Associate Director, Division of Consumer and Business Education, FTC

## Stopping Unsolicited Mail, Phone Calls, and Email!!!

### Telemarketing

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove a number from the registry.

### Mail and Email

Consumers can register at the Direct Marketing Association's (DMA) consumer website: [www.DMAchoice.org](http://www.DMAchoice.org) for a processing fee of \$2 for a period of ten years. Registering online is the fastest way to see results. DMAchoice offers consumers a simple, step-by-step process that enables them to decide what mail they do and do not want.

### Mail-in registration

If you do not wish to complete your registration online, you can register for DMAchoice by using the mail-in form that is online: fill out the [DMAchoice Mail In Form](#) with all required information, print it and mail to the address below. Or, if you do not have access to the Internet, you can register by sending your name and address (with signature), along with a \$3 processing fee (check or money order payable to DMA) to:

**DMAchoice DMA**

**PO Box 900**

**Cos Cob, CT 06807**

## Peoples Bank Locations

### Adel

804 Greenwood Hills Drive  
Adel, Iowa 50003  
**Phone:** 515-993-5680  
**Fax:** 515-993-5681

### Clive

12701 University Avenue  
Clive, Iowa 50325  
**Phone:** 515-457-8880  
**Fax:** 515-457-8889

### Grand Junction

205 E Main Street  
Grand Junction, Iowa 50107  
**Phone:** 515-738-2312  
**Fax:** 515-738-2301

### Guthrie Center

401 Main Street  
Guthrie Center, Iowa 50115  
**Phone:** 641-747-3100  
**Fax:** 641-747-3931

### Jefferson

116 W State Street  
Jefferson, Iowa 50129  
**Phone:** 515-386-4848  
**Fax:** 515-386-2135

### Ogden

338 W Walnut ST  
Ogden, IA 50212  
**Phone:** 515-275-2758

### Rippey

303 Main Street  
Rippey, Iowa 50235  
**Phone:** 515-436-7418  
**Fax:** 515-436-8242

### Scranton

1021 Main Street  
Scranton, Iowa 51462  
**Phone:** 712-652-3311  
**Fax:** 712-652-3318

### Waukee

1185 SE University Avenue  
Waukee, IA 50263  
**Phone:** 515-987-4135  
**Fax:** 515-987-5360

**CHECK US OUT-**  
[www.mypeoples.bank](http://www.mypeoples.bank)



# Connect with us on facebook



#### Perks for Being a Peoples Choice Club Member

Travel Opportunities  
Special Meetings of Interest  
2 free boxes of checks year  
Free Images & Statements

# UPCOMING DATES

#### DATES:

**MYSTERY TRIP –August 8-9**

**WHITE ELEPHANT BINGO**

**5/22 & 6/26**

**APPRECIATION DAY 5/24**

**Art on the Fly—9/10**

**CHRISTMAS TIME FUN 12/3**

**\*Don't Miss YOUR Birthday Month  
Drawing! Celebrate YOU!!! Come  
in or Call Your Branch !!**

