

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

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US?

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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 Adventure **June 19
Friday**

Simple Pleasures & Hidden Treasures
July 13-17

It'll Grow on You Mystery **August 25
Tuesday**

Appreciation Day: **November 12 Thursday**
Guthrie Center Community Center
2:00pm -4:00pm RSVP by 10/30
209 State Street Guthrie Center, IA

MARK YOUR
CALENDAR!



PEOPLES CHOICE CLUB



PEOPLES BANK FINANCIAL CENTER 2020 NEW YEAR-NEW FACES

The father-son team of Mark and Brett Millsap places a high value on client relationships. As Financial Advisors, they care about giving people strong financial guidance and helping them reach wealth goals.

The story of this professional relationship between father and son starts with Mark, the father.

Mark grew up in the northwest part of Des Moines and graduated from Des Moines Hoover High School. He started his career in financial services in 1981 after graduating from Iowa State University. Throughout his career, Mark's client-first focus garnered him success and trips all over the globe. Brett was lucky enough to attend some of these trips, and by the time he was 11, he knew he wanted to join the financial services industry with his dad. "I get to help people and travel the world while doing it?" Brett recalls of his thinking at the time. "Where do I sign up?"

Brett eventually did work with his father. After graduating from Iowa State in 2013 with a finance degree, Brett joined Mark at a local financial services company. In 2018, the company was sold, and Brett and Mark started making plans to start something on their own.

Having known John Rigler III, President and Chief Operations Officer at Peoples Bank, through social, professional and charitable events, Mark and Brett joined LPL Financial, an independent broker-dealer, and officially joined the Peoples Bank structure on May 1. There, the two focus on assisting Peoples Bank clients with wealth management and growth. "I wake up every morning with a mission to help educate my clients, from the basics of cash flow planning to more advanced estate gifting techniques to maximize a client's legacy for many generations to come," Mark said.

Peoples Bank has been the perfect fit for Mark and Brett. Being family-focused themselves, they enjoy the fact that the company is family-owned and -operated with a community-centric approach.

"It's a family-owned business, like ours," Brett said, "with the right values, vision and work ethic to match."

Mark and Brett have a wide range of financial services, including cash flow analysis, educational planning, charitable gifting strategies, risk management, asset management, retirement planning, investments and more.

In their free time, Mark and Brett enjoy spending time with their families, attending Iowa State games, playing golf and traveling. Mark is also a founding member of the CBC Foundation, a Central Iowa organization that gives around \$100,000 to local charities every year.



Brett Millsap



Mark Millsap, ChFC, CLU

"People First Banking" Serving Iowans Since 1917.



Monday, July 13, 2020 (Morning break,L,R)

- 6:00 AM Depart Peoples Bank in Scranton
- 6:15 AM Depart Sparky's Truck Stop in Jefferson
- 6:30 AM Depart Peoples Bank in Grand Junction
- Lunch in Chillicothe, MO, at the unique **Boji Stone Café Coffee House & Bookstore** (Menu details to follow.) Local mural artist guides you on a **Chillicothe tour** – the historic downtown of this proud home of sliced bread, boasts 21 breathtaking, larger-than-life, one-of-a-kind murals.
- A step-on guide shows you Walt Disney's Marceline, MO, where **Dusty Miller sundaes** were invented (and you get to sample one!). See the **Walt Disney Hometown Museum** located in the beautifully restored 1913 Santa Fe Station. The museum houses 10,000 square feet of exhibits including Disney Family artifacts. Railroad fans may visit the **Beanery Building** next door to enjoy Marceline Railroad exhibits.
- Stop at the **Walt Disney Post Office Building** and receive an envelope with the special hand cancellation you can only receive in Marceline.
- Check into Drury Plaza Hotel, Columbia, MO, for your "Kick Back" reception with snacks, hors d'oeuvres and beverages

Tuesday, July 14, 2020 (B)

- After breakfast, travel the day then overnight at the DoubleTree by Hilton, in Lawrenceburg, IN (Your hotel is conveniently located near shopping, touring and dining options. Also nearby is Hollywood Casino with four in-house dining options, music and live entertainment.)

Wednesday, July 15, 2020 (B)

- Enjoy a hotel breakfast then take in the wonder of the **Creation Museum**, in Petersburg, KY (See 160 inspiring exhibits bring the pages of the Bible to life –admission includes special effects 4-D theater show, petting zoo,

botanical gardens, playground, featured presentation movie "The Last Adam," and more. Noah's Café available for on your own lunch. **Personal option scooters or wheelchairs available for rent.)

- Next, arrive at the **Ark Encounter** in Williamstown, KY (Open until 9:00 p.m. - three decks of world-class Biblical exhibits in a life-sized replica of Noah's Ark, includes two theater presentations, the "answer center" presentations including "the Building of the Ark" movie, zoo, village, playground and optional buffet in two-story restaurant. Seven stories tall, 1 ½ football fields long – it's the largest timber frame structure in the world! Includes life-like recreations of some creatures from Noah's day, and many live animals from today! **Personal option - scooters or wheelchairs available for rent.)
- Overnight at the nearby Hampton Inn, Dry Ridge, KY, with restaurants nearby.

Thursday, July 16, 2020 (B,R)

- Breakfast at the hotel. Travel to the **Louisville Slugger Museum & Factory** for a guided tour. Journey home, heading to Columbia, MO, and stay at the Drury Plaza.

Friday, July 17, 2020 (B,L)

- Hotel buffet breakfast. Head to Boonville, MO, for a guided walking tour of **Warm Springs Ranch** - a picturesque breeding farm for the **Budweiser Clydesdales**. Interact with Clydesdale handlers. See the 1903 beer wagon and sample beer.
- Continue to **Arrow Rock**, MO, a village located near the Missouri River which had important historical significance related to westward expansion and the Santa Fe Trail.

Our Services

Cash flow Analysis • Wealth Management • Retirement Planning
Estate Analysis • Risk Management • Charitable Giving Strategies

Complimentary Analysis

- Investment(s) – portfolio analysis, asset allocation, personalized re-balancing and portfolio risk
- Insurance – Buy-Sell policies, Key-person and other business owned insurance
- Employer Sponsored Retirement Plans – 401(k), SEP IRA, SIMPLE IRA or looking to get one started

Client-focused Wealth Management

Peoples Financial Center focuses on you and the unique set of financial circumstances you, your family and business face. Getting to know you and understanding your personal needs allows us to create a customized wealth management strategy aligned with your short-and long-term objectives. By building a lasting, personal relationship with you, we're able to help you anticipate needs and plan for the future.



Adel Branch 804 Greenwood Hills Drive Adel, IA 50003 Phone: 515-993-5680	Clive Branch 12701 University Avenue Clive, IA 50325 Phone: 515-457-8880	Jefferson Branch 116 W State Street Jefferson, IA 50129 Phone: 515-386-4848	Waukee Branch 1185 SE University Avenue Waukee, IA 50263 Phone: 515-987-4135	Guthrie Center Branch 401 Main Street Guthrie Center, IA 50115 Phone: 641-747-3100
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Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Peoples Bank and Peoples Financial Center are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Peoples Financial Center, and may also be employees of Peoples Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Peoples Bank or Peoples Financial Center. Securities and insurance offered through LPL or its affiliates are:

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured By Any Federal Government Agency	

The SmartVestor Program is a directory of investment professionals. Neither Dave Ramsey nor SmartVestor are affiliates of Peoples Financial Center or LPL Financial.

PEOPLES CHOICE CLUB-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 Choice 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, Jefferson, & Grand Junction (New!!!)
- Free Peoples Choice Club Checks (2 boxes/year)*
- Free statements/ with images
- Free copying & fax service
- Free notary service
- Free 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.



CHECKING REWARDS



Cell Phone Protection



ID Theft Aid



Roadside Assistance



Health Savings Card



BaZing brings more than 400,000 discounts where you live, work or travel.

FEATURED ACCOUNT: Rewards Interest Checking

- Earn 1.50% APY* on balances up to \$25,000¹
 - Waive the minimum balance fee by keeping \$2,000 average daily balance
- Plus, all the **REWARDS**, you can handle at no additional cost!



*Annual Percentage Yields (APYs) accurate as of 9/19/2019. Rates may change after account is opened. Minimum to open is \$100. Tier 1: Earn 1.50% APY on balances \$0.00 - \$25,000; Tier 2: Earn 0.01% APY on balances over \$25,000. Your blended APY for full account balance will range from 1.50% - 0.01% APY depending on your balance within each tier. Must open and maintain an average daily balance of \$2,000 of combine deposit and/or loan relationship of \$50,000 or greater to avoid the monthly minimum balance fee of \$15.00. Limit of one Rewards Interest Checking OR one Hype Checking account per Tax ID number. See a bank employee for more details.



How to Protect Your Cards and Account Information For Credit and ATM or Debit Cards



- **Don't disclose your account number** over the phone unless you initiate the call.
- **Guard your account information.** Never leave it out in the open or write it on an envelope.
- **Keep a record of your account numbers**, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.
- **Draw a line through blank spaces** on charge or debit slips above the total so the amount can't be changed.
- **Don't sign** a blank charge or debit slip.
- **Tear up copies** and save your receipts to check against your monthly statements.
- **Cut up old cards** — cutting through the account number — before you throw them away.
- **Open your monthly statements promptly** and compare them to your receipts. Report mistakes or discrepancies as soon as possible.

Carry only the cards you'll need.

For ATM or Debit Cards

- **Don't carry your PIN in your wallet, purse, or pocket** — or write it on your ATM or debit card. Commit it to memory.
- **Never write your PIN** on the outside of a deposit slip, an envelope, or other papers that could be lost or looked at.
- **Carefully check your ATM or debit card transactions**; the funds for this item will be quickly transferred out of your checking or other deposit account.
- **Periodically check your account activity**, especially if you bank online. Compare the current balance and transactions on your statement to those you've recorded. Report any discrepancies to your card issuer immediately.

Peoples Bank Fraud Debit Card # 800.262.2024

If you are contacted by our fraud department and need to return a call, please use the above number to verify your transactions. If you ignore their call your card will become inactive until potential fraud is addressed.



Appreciation Day Peoples Choice Club

Come to the **Guthrie Center** Community Center and learn how Anne & Tyson started this business dream of personalized gifts. Hear their story and experience a taste of goodness.

November 12- 2020 Thursday
Guthrie Center Community Center
209 State Street (Corner of Main Street)
2:00pm -4:00pm

*Call your local branch to RSVP by 10/30 (Friday)



Friday, June 19, 2020 (L,D)

- 5:45 AM depart Peoples Bank in Scranton
- 6:00 AM depart Peoples Bank in Jefferson
- 6:15 AM depart Peoples Bank in Grand Junction
- Be "treated" like company as you arrive. Your guide for the day is an expert and joins you aboard your coach. Hear stories and histories.
- Arrive here for shopping and a tour. See some very unusual, hard-to-find items and take part in a photo opportunity that makes you think you've stepped back in time. Get an insider's look. Now you know the rest of the story.
- Next stop has something for everyone – a perfect stop for every tour group!
- Are you hungry? Lunch time. Savor all the flavors of a home cooked meal (*Parmesan baked chicken, meatloaf, mashed potatoes/gravy, homemade noodles, two salads, vegetable, homemade bread/jam, date pudding and choice of two pies - or sample some of each!!*). Yum! This stop also has a fabulous greenhouse.
- See some very unique items and view many interesting seasonal activities. Next? A scenic drive!
- Drop off your guide and head to dinner. This authentic Italian restaurant has been in the family since 1922 and they really

DID come from Italy! Choose between 3 homemade Italian entrees and hear tales from throughout the years (**Upon reservation, choose chicken parmesan over noodles, spaghetti & meatballs or fettucine alfredo - each comes with a side salad or soup and fresh Italian bread, choice of coffee, tea or water. Dessert is panna cotta made fresh – a creamy lemon dessert with fresh raspberry sauce*).

- 9:00 PM Return to Grand Junction
- 9:15 PM Return to Jefferson
- 9:30 PM Return to Scranton

Inclusions:

- Morning treats, lunch and dinner.
- Guide for the day (*gratuity for guide*)
- Professional driver (*including gratuity*)

Fare: \$189 per person

Deposit: \$50 per person due with reservation. *You do not have a reservation without a deposit.*

Final payment date: May 15, 2020 (*no refunds after final payment date*)

***Please indicate your entrée choice with your reservation.**

For information or to make reservations, contact:



Director Peggy Hoyt
1021 Main Street
Scranton, IA 51462
712.652.3311

Captain Angie Gingery
116 W State Street
Jefferson, IA 50129
515.386.4848

Captain Lori Faucher
401 Main Street
Guthrie Center, IA 50115
641.747.3100

Captain Kelsey Hatfield
205 Main Street
Grand Junction, IA 50107
515.738.2312



Tour planned and operated
by Legacy Tour & Travel

2020 BIRTHDAY IN A BAG !! We wish you a happy birthday, we wish you a happy birthday....
This year, come into your branch anytime during your birthday month and get a little treat for your birthday! 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 muffins or 1/2 dozen cookies!



DISHING UP SOME HOLIDAY SWEETS ON OUR 2019 HOLIDAY TRIP TO LEMARS, IA ART CENTER BROWN THEATER WELLS BLUE BUNNY WELCOME CENTER FUN TIMES!!!

PEOPLES
INSURANCE SERVICES

844-445-9365

COVERAGE COMES IN ALL SIZES

LET'S FIND THE RIGHT ONE FOR YOU!

mypeoples.insuranceaisle.com

It'll Grow On You Mystery Tour

**Peoples Bank – Peoples Choice Club
August 25, 2020**

Tuesday, August 25, 2020 (Coffee Break, L, D)

- 6:30 a.m. Leave Grand Junction
- 6:50 a.m. Leave Jefferson
- 7:10 a.m. Leave Scranton
- What's the buzz all about? Stop for morning treats and find out!
- Start the day with a good story about some good stuff. Hear tales of intrigue, adventure and clever wit – all in the name of survival.
- Ring the dinner bell. You've traveled acres and acres so it's time to stop for lunch at the back forty.
- No misbehavin' here. If you shape up you'll get a treat – this demonstration will show you how something plain can be shaped and molded into something beautiful.
- You can't see the forest for the trees...the woods are lovely, dark and deep, but you have miles to go before you sleep.
- This place is part educational....part historical....and definitely magical! There is a story to tell here at this National Historic Landmark! Do tell!
- Can this be real? You will pinch yourself – it's like you're traveling the yellow brick road to see the Wizard of Oz. What a photo op!! You will be inspired.

- You've worked up an appetite. Enjoy a dinner buffet in this incredible, stunning architectural beauty - inspired by nature.
- 9:45 p.m. Return to Scranton
- 10:00 p.m. Return to Jefferson
- 10:30 p.m. Return to Grand Junction

Inclusions:

- Tours and attractions as outlined in the tour description above – it's a mystery !
- 3 meals (1 coffee break, 1 lunch, 1 dinner) – inclusive of tax and gratuity
- Hawkeye Tours luxury motorcoach, with a professional driver (gratuity included)

Fare: \$215 per person

Deposit: \$50 per person due with reservation. *You do not have a reservation without a deposit.*

Final payment date: July 24, 2020 (no refunds after final payment date)

For information or to make reservations, contact:



Director Peggy Hoyt
1021 Main Street
Scranton, IA 51462
712.652.3311

Captain Angie Gingery
116 W State Street
Jefferson, IA 50129
515.386.4848

Captain Lori Faucher
401 Main Street
Guthrie Center, IA 50115
641.747.3100

Captain Kelsey Hatfield
205 Main Street
Grand Junction, IA 50107
515.738.2312



Tour planned and operated
by Legacy Tour & Travel



Our Approach to Your Personalized Plan

We use a client-centric process focused on pursuing specific milestones we create together. Our comprehensive, step-by-step planning process is designed to help identify your needs, implement your strategy and monitor it to help you stay on course.

Introduction

Identify your concerns and share our process.

Gather Facts

Gather the hard and soft data. Goals and priorities are established.

Analyze

We organize the data, examine the information and prioritize.

Considerations

Review strategies and suitable solutions.

Implementation

Adopt a strategy, select suitable recommendations.

Periodic Strategy Meetings

Assess personal changes and make adjustments.

We invite you to call us at (515) 327-7742 or see our email below to schedule a consultation and discover how we can help you pursue your financial goals.



Brett Millsap

Phone: (515) 327-7742

Fax: 515-987-5360

Email: brett.millsap@tpl.com



Mark Millsap, ChFC, CLU

Phone: 515-327-7742

Fax: 515-987-5360

Email: mark.millsap@tpl.com



Be Confident
About Your
Retirement

mypeoples.bank/personal/trusts-investments

- Included lunch at a historic Arrow Rock 1834 tavern building. Step-on guided tour followed by a matinee performance of "Sister Act" at the Lyceum Theatre in Arrow Rock.
- Start home. Evening OYO meal to be determined
- 10:45 PM Return to Grand Junction
- 11:00 PM Return to Jefferson
- 11:15 PM Return to Scranton



Prices

- \$1,299 per person, double or twin occupancy
- \$1,549 per person, single occupancy
- \$1,219 per person, triple or quad occupancy

Inclusions: (each person receives the following)

- 4 nights of lodging
- 8 meals; 4 breakfast, 2 lunch and 2 reception
- Admission to all attractions listed in itinerary
- Gratuities for all local guides
- Luxury motorcoach
- Professional coach driver (Gratuity included for driver. Thank you.)

Not included:

Travel Insurance Protection – We recommend that you purchase a travel insurance plan to help protect you and your trip investment. The Travelex Insurance premium is \$139 per person based on double, twin, triple or quad occupancy; \$177 per person single occupancy. (Please make checks payable to Legacy Tour & Travel.)

Deposit: \$200 per person is required at reservation. You do not have a reservation without a deposit.

Final payment date: May 28, 2020 (no refunds after final payment date)

For information or to make reservations, contact:



Director Peggy Hoyt
1021 Main Street
Scranton, IA 51462
712.652.3311

Captain Angie Gingery
116 W State Street
Jefferson, IA 50129
515.386.4848

Captain Lori Faucher
401 Main Street
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