

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



CLIVE

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: 8:30am - 4:30pm



OGDEN

338 W Walnut St
Ogden, IA 50212

Administration Office Only

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



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-Set a schedule to turn card on/off
-Report lost/stolen
-Change PIN
-Travel notifications
-Request temporary limit increase

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-Real-time debit card alerts
-Deposit and withdrawal alerts

Money Manager:
-Spending by category
-Budgeting
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STUDENT SPENDING ACCOUNT



Welcome!

Your Student Spending Account* comes with *all* the goods:

- Debit card that works with Apple Pay®, Google Pay™, and Samsung Pay® for fast, secure payments
- Card controls so you're always in charge
- Access to 35,000+ fee-free ATMs nationwide through MoneyPass®***
- Digital banking that actually works
- Bill Pay (adulting made easier)
- Mobile Deposit (reduce branch trips)
- eStatements (save the trees 🌳)
- Thank you gift just for signing up
- Free gift when your friend joins, too!

plus!

THE BEST PART:

- No overdraft or NSF fees are charged on this account
- No paper checks with this account (but you've got P2P, Bill Pay, and more!)
- Automatically converts to Truly Free Checking when you turn 25
- No minimum balance
- No monthly service charge

*The Student Spending Account requires a minimum opening deposit of \$50. There is no minimum balance requirement and no monthly service charge. This account does not permit check writing privileges. Paper checks and check orders are not available. Transactions may be conducted using a debit card, electronic transfers, online bill payment, or other approved electronic methods. Transactions will be authorized or declined based on the available balance in the account at the time the transaction is presented. Transactions may take one or more business days from the date initiated to post and settle to the account. The Bank does not assess paid item overdraft fees or returned item non-sufficient funds (NSF) fees for transactions declined or returned due to insufficient funds. This account is available to individuals ages 10 through 24. When the primary account holder reaches age 25, the account will automatically convert to a Truly Free Checking account and will be subject to the terms, conditions, fees, and features applicable to that account at that time. A \$10 buyback credit is available for debit cards and unused checks for another financial institution given at the time the checks or debit cards are presented. Additional fees may apply; please refer to the current fee schedule for complete details. All accounts are subject to the Bank's rules and regulations. Promotional gifts may be reported to the IRS on Form 1099-INT or 1099-MISC, as required by law. Peoples Bank reserves the right to substitute a gift of similar value.

**The Giant Piggy Bank Account is available to individuals ages 0 through 17. No minimum balance requirement and no monthly service charge. Rates and terms available upon request. Upon the primary account holder reaching age 18, the account will automatically convert to a Peoples Savings Account and will be subject to the terms, conditions, fees, and features applicable to that account.

***Access to 35,000+ surcharge-free ATMs through the MoneyPass® network. Fees may apply for out-of-network transactions.

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- Earn *premium* interest on the first \$5,000
- Earn \$1.00 for every 8 deposits
- For ages 0-17 (automatically converts at 18)

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