

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: 8:00am - 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



### POWER UP @ PEOPLES

Branch with solar panels

**MyPeoples.Bank**  
**1-800-891-9389**

## The Best Checking Happens Here!

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- No minimum balance
- No service charges
- FREE Debit Card with Card Controls and Apple Pay<sup>®</sup>, Google Pay<sup>™</sup> and Samsung Pay<sup>®</sup>
- FREE access to over 35,000 fee-free MoneyPass<sup>®</sup> ATMs nationwide
- FREE Digital Banking
- FREE Bill Pay
- FREE Mobile Deposit
- FREE eStatements
- FREE Thank You Gift
- Buy Back of your debit cards and unused checks from another financial institution for \$10

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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.



## GIANT PIGGY BANK<sup>™</sup>

Children's Savings Account





# 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.

## 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

#### \$ Earning

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).

#### \$ 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.

#### \$ Saving

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

#### \$ Borrowing

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

#### \$ Spending

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

#### \$ Charitable Giving

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



### Earn interest on the first \$5,000 in savings.

#### 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.

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

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

#### 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!

## 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 entire application. You can also email us directly for secured email options at [info@mypeoples.bank](mailto:info@mypeoples.bank). 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.

1. Fu, Chang. "32 Must-Know Financial Literacy Statistics in 2021." Possible, 15 Feb. 2021. [www.possiblefinance.com/blog/financial-literacy-statistics](http://www.possiblefinance.com/blog/financial-literacy-statistics).