

# 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



## 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



## POWER UP @ PEOPLES

Branch with solar panels

## 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  
Sat: 8:30am - 11:00am



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



**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!**



**SCAN ME**

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



## 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



## 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