



Peoples
BANK®

Workplace
BANKING

A WORKPLACE BANKING PROGRAM FOR YOUR EMPLOYEES

Workplace BANKING

WE CAN HELP YOU!
ATTRACT AND RETAIN
HIGH-QUALITY EMPLOYEES,
AT NO COST¹ TO YOU!

FOR YOUR EMPLOYEES:
SAVE TIME, MONEY
& LEARN FINANCIAL
WELLNESS!



The **Workplace Banking** program provides tailored solutions to fit the financial needs of your employees, plus offers exclusive benefits to program participants at **no cost¹ to the employer.**

- Employer-sponsored program for businesses of all sizes
- Local team available to support you and your employees
- Tailored solutions to meet your business needs
- Partner with your HR team to deliver the program as a part of your overall employee benefits offering

FINANCIAL WELLNESS BENEFITS FOR YOUR EMPLOYEES:

- Regular on-site visits to assist with new employee onboarding and benefits enrollment, including HSA, bank account opening and establishing direct deposit.
- Preferred pricing and discounts on Peoples banking and lending solutions.
- Access to complimentary investment review and insurance consultation and quote.²
- Financial education and literacy through on-site seminars on important financial topics.
- Dedicated Peoples Bank **Workplace Banking** specialist.

¹There is no cost to enroll in the Peoples Bank Workplace Banking program however there may be costs associated with solutions offered in this brochure.

² INSURANCE AND INVESTMENT PRODUCTS ARE NOT FDIC INSURED; NOT GUARANTEED BY PEOPLES BANK; NOT A DEPOSIT; AND NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; MAY GO DOWN IN VALUE.

By partnering with **Peoples Bank**, you will work with a **local workplace banking specialist** to provide you and your employees, at no cost¹ to you, a financial wellness program to assist them with achieving their short-term and long-term financial goals.

THE WORKPLACE BANKING PROGRAM

Your workforce is unique to your company and not all employees have the same financial needs. We tailor our program to meet the needs of your team.

We offer on-site financial education on various financial topics.

- Establishing Good Credit & Using it Wisely
- Understanding Why Insurance is Important
- Fraud & How to Avoid being Scammed
- Home Buying
- Planning for Retirement



Peoples
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FINANCIAL WELLNESS BENEFITS FOR YOUR EMPLOYEES **AT NO COST¹ TO YOU**

EMPLOYEE FINANCIAL NEED	WORKPLACE BANKING SOLUTIONS
ACCESS TO YOUR FUNDS FOR EVERYDAY SPENDING AND EXPENSES	✓
SET ASIDE FUNDS AND SAVE FOR FUTURE MEDICAL EXPENSES	✓
SAVE YOUR MONEY AND EARN INTEREST ON YOUR FUNDS	✓
PAY BILLS, TRANSFER MONEY & MAKE DEPOSITS ON THE GO	✓
BUY A VEHICLE, FINANCE YOUR EDUCATION OR MAKE OTHER FINANCING NEEDS	✓
PURCHASE OR REFINANCE YOUR HOME	✓
PROTECTION FOR WHAT'S IMPORTANT TO YOU	✓
PLAN FOR YOUR RETIREMENT	✓

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FOR YOUR BUSINESS

CHECKING & SAVINGS ACCOUNTS

TOTAL BUSINESS CHECKING

Basic Business - new or small business with basic needs

Business Interest - low transaction activity & earns interest

Total Business - more transaction volume

Analyzed - complex cash management needs & high transaction activity

BUSINESS STATEMENT SAVINGS

BUSINESS MONEY MARKET

BUSINESS CERTIFICATES OF DEPOSIT

**Also offer personal checking and savings account options*

TREASURY MANAGEMENT SOLUTIONS

BUSINESS ONLINE BANKING:

Balance and Account Activity
Funds Transfers & Payments
eStatements
QuickBooks

CASH & TREASURY MANAGEMENT SERVICES:

Remote Deposit Capture - Unit discounts based on your business
Wire Transfers
ACH Payments, Collections and Reporting
Merchant Card Services
Positive Pay
Account Reconciliation
Credit & Investment Sweeps
Federal & State Tax Payment

CARDS

MASTERCARD® BUSINESS DEBIT CARDS & COMMERCIAL CREDIT CARDS with contactless & chip technology and fraud protection



Earn a \$100 statement credit when you spend \$1,000 in the first 90 days with our Business Platinum Low Rate credit card.*

Subject to credit approval. Ask for details.

Mastercard® is a registered trademark of Mastercard International Incorporated.

**Bonus available on the Business Platinum Low Rate credit card only. Upon approval, a letter will be mailed acknowledging your new account. The Rewards Bonus period begins on the date of the new account letter and ends 90 days later. For details on Rewards Program, please visit <https://peoplesbankcorp.myapexcard.com/about-rewards/rewards-terms>.*

LENDING¹

CREDIT OPTIONS:

Business Lines of Credit
SBA Loans - Preferred Lender Program
Term Loans
Equipment Financing
Commercial Real Estate Loans
Letters of Credit
Insurance Premium Financing

**Also offer personal lending options*

BUSINESS INSURANCE²

General & Professional Liability
Commercial Property & Building
Commercial Auto
Workers' Compensation
Cyber Liability
Employee Benefit Review
And more

**Also offer personal insurance options*

EMPLOYEE BENEFITS

Group Health
Key Man Life
Dental & Vision
Wellness Programs
401K²
And more

OTHER BUSINESS SERVICES

TRUST & WEALTH MANAGEMENT
PEOPLES BANK WORKPLACE BANKING

**Also offer trust and investment options*

PEOPLES BANK






is an expert in assisting businesses with their financial needs, from optimizing cash flow and lending needs to offering benefits for your employees.

Workplace BANKING

¹ Application and Credit approval required.

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-  Founded in 1902 in Marietta, Ohio
-  Recognized by **Newsweek** as one of *America's Best Banks*
-  **Top 150 bank in the United States** with over \$9.0 billion in assets
-  130 bank branches in Ohio, West Virginia, Kentucky, Virginia, Washington D.C. and Maryland
-  Publicly traded on NASDAQ (symbol: PEBO)

COMMITMENT TO **COMMUNITIES**

At Peoples Bank, we are committed to making a positive and meaningful difference in the neighborhoods where we work and live.

Peoples Bank Foundation has awarded over \$7 million in grants since 2003.



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