



Hello and Happy New Year! I'm Craig Kauffman, President and CEO of PeoplesBank. As we begin a new year, it is our hope that you are staying healthy and are feeling supported as you navigate 2021. Please know that we are here for you and we thank you for choosing PeoplesBank for your financial needs. We value your relationship and are honored to have the opportunity to serve you.

I want to thank you for your continued patience as we navigate the pandemic and the many challenges it presents. The safety of our clients and associates is our top priority and the driving factor behind our decision to temporarily close a few locations and the majority of our lobbies. We recognize that these decisions may have resulted in inconveniences, including needing to visit a different location and potentially experiencing longer wait times in the drive-thru or on the phone. We thank you for your understanding as we continue to work to provide essential services while trying to slow the spread of COVID-19. Finally, I want you to thank you for your personal efforts to combat the pandemic by social distancing, wearing masks, and being respectful of others. We appreciate your cooperation during these difficult times.

As a reminder, we offer many digital options to access your funds, check account balances, and make contactless appointments. I encourage you to enroll in Online Banking, download our Mobile App, and enroll in eStatements. These convenient tools will benefit you in many ways including confirming receipt of direct deposit Economic Impact Payments as well as making a mobile deposit should you receive a check.

It's important to me that you know we are still here for you, even if we may not be able to meet in person. While we are offering limited lobby appointments, we also offer the option to speak with a Financial Mentor via the phone or a video call.

As we begin a new year, we are excited and optimistic for what 2021 has in store. With the continued efforts to combat COVID, we are hopeful that we will be able to assume full service operations in the near future.

Our mission as community builders is to make our community a better place – something that we do every single day and will continue to do throughout 2021. I'm proud to share with you that PeoplesBank gave back over \$1.8 million dollars in 2020 to the communities we serve. Whether we give back by participating in the Educational Improvement Tax Credit program, by serving on non-profit boards, providing free financial literacy courses to local schools, helping our clients obtain additional PPP funding, sponsoring local food drives or volunteering at organizations that need it the most – we take pride in building stronger communities. This is PeoplesBank. This is what we do – thanks to you!

On behalf of everyone at PeoplesBank, we look forward to continuing to serve you in 2021, having meaningful conversations, and helping you live confidently.

Please stay safe, stay healthy, and be well.