



Hello! I'm Craig Kauffman, President and CEO of PeoplesBank. I am excited to talk about the success of our Redeem Your Dreams Giveaway, share about our new vision boards, and highlight some recent enhancements to our client experience.

We had an overwhelming response to our Redeem Your Dreams Giveaway with over 1000 people submitting their dream for the chance to win \$1,000 to get it back on track. Our mission at PeoplesBank is to be community builders who help our clients achieve their dreams and live confidently – which is why I feel so passionately about this opportunity to help our winners move forward on their own unique journeys. Congratulations to all of our winners! To learn more about our winners and their dreams, we welcome you to visit our website and check out our blog.

Now, speaking of dreams, let me highlight a new resource available at PeoplesBank.

Our new vision board experience is now available at all PeoplesBank locations and allows one of our financial mentors to help define what is important to you. Using our award-winning technology, you can create a vision board for your life or business through an interactive process. Together, we can build a plan for your future and help you take the first step toward making your dream a reality.

The PeoplesBank Redeem Your Dreams Giveaway highlighted many dreams, and we discovered that many of you have the same dreams – to own a home, start a business, and achieve financial freedom.

For example, for those who dream of homeownership – We have our Zero Down Loan that is designed for first time home buyers and provides down payment assistance. We know that saving for a down payment can seem insurmountable, but with the Zero Down Loan – you can buy a home with no money down.

For those who dream of being their own boss – We are an approved SBA Preferred Lender, which means faster and easier access to small business funding. With flexible terms, lower down payments, and longer repayment terms, an SBA loan might be just what you need to get your business up and running.

And for those who dream of financial freedom – We offer a free digital learning center on our website with interactive playlists on how to build your financial foundation, manage your money, and invest in your future. Plus, our new Momentum Checking account provides cashback rewards and round up savings – so every time you spend, you save! Your small change will grow into a large sum over time, making saving fun and easy.

Each of our dreams may be different, but PeoplesBank is here to help you live confidently!

I invite you to visit one of our convenient locations and complete the vision board experience. Reaching your goals and achieving your dreams is important to PeoplesBank – and we want to help you every step of the way.

On behalf of everyone at PeoplesBank, we look forward to continuing to provide you with our exceptional client experience.

Please stay safe, stay healthy, and be well.