



REAL
LOCAL
COMMUNITY
BANKING

100 YEARS AGO IN 1914

- A U.S. worker made \$200 to \$400/yr
- No Mother's or Father's Day
- The Panama Cannel opened
- Eggs were fourteen cents a dozen
- Tallest structure is the Eiffel Tower
- The average wage in the U.S. is \$.22
- Sugar cost four cents a pound
- Coffee cost fifteen cents a pound
- The American flag had 45 stars
- The maximum speed limit was 10 mph

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MESSAGE FROM THE PRESIDENT

Dear Friends,

The Peoples Bank opened its doors with the mission of being a local community bank that was for "The People." We are proud to say that 97 years later, the products and services we provide today still hold true to that value and that we still have local people making local decisions.

With that in mind, this year we will be focusing on technology and improving services. Amongst the changes are transactions posting more quickly to your accounts and a redesigned internet banking website with more intuitive navigation and functionality. We are especially excited to announce that **Mobile Banking is coming!** Your world is always on the go and we know that your bank needs to be right beside you.

Whether it's online, a phone call, or stopping in for People to People service, we are here to help you with a mortgage or a home equity loan, a commercial loan, or to answer a question on your checking account. Your financial goals are important to us.

As we continually strive to optimize your banking experience, questions and feedback are always welcome. My door is always open and I, along with the entire The Peoples Bank team, am eager to know how we can better meet your needs.

Yours truly,

Alicia Freeman

Building Relationships Since 1920.

*Large Enough to Serve you.
Small Enough to Know You!*



ALICIA FREEMAN



Your 5-Star Community Bank
The Peoples Bank has earned Bauer Financials highest 5-Star Superior rating for financial strength and stability for over 25 years

MEET OUR NEW BOARD MEMBER

We are proud to welcome the newest member of The Peoples Bank Board of Directors, Dustin Buckingham. Dustin Buckingham is a master electrician, licensed in Ohio, Wisconsin, and Indiana. He has owned and operated Buckingham Electrical LLC in Knox County since 2003. He received his bachelor of science degree in electrical and computer engineering from Ohio Northern University.



Dustin Buckingham is serving his third term as a board member of the Energy Cooperative and is currently the president of the East Knox School Board. He is also a deacon at the Millwood Church of Christ.

Dustin and his wife, Amy, have three children and live in Eastern Knox County.

You Heard It Right — Coming Soon!! MOBILE BANKING

Still Local...NOW MOBILE!



GO MOBILE !!! Take Your Bank On The Go!

GO MOBILE !!! TAKE YOUR BANK ON THE GO!

Visit one of our three convenient locations. Our managers and staff are pleased to be at your service!



PENNY GIVEN
Gambier Branch Manager &
Asst VP of Operations



DEANNA JOHNSON
Mount Vernon East
Branch Manager



DEB KIRK
Mount Vernon South
Branch Manager

*We remind you that our bank, your bank, is a local Community Bank
Local People Means Local Decisions*



There's No Place Like Home



A Mortgage You Will Love. A Bank You Can Count On.
Serving Knox County Since 1920



Three Rate Hikes Likely in 2017—Kiplinger's latest forecast on interest rates

The Fed will probably lift short-term rates by a quarter of a percentage point three times in 2017, but it wants to avoid dampening economic growth by pushing borrowing costs up too quickly. It will pull back to only two hikes if there is any hint that the economy is reacting badly to the March increase. The Fed wants to raise rates gradually, and doesn't expect to reach its preferred level of 3 percent for short-term rates until sometime in 2020. The expected inflationary effects of President Trump's proposed tax cuts and spending on the military and infrastructure won't appear until 2018, so the Fed does not expect to have to hike rates aggressively this year to rein in inflation. By the end of 2017, expect the average 30-year fixed-rate mortgage to rise to 4.6%, with 15-year fixed mortgage rates at 3.8%. (Kiplinger 2017, <http://www.kiplinger.com/article/business/T019-C000-S010-interest-rate-forecast.html>)

Mortgages Made Simple... Quick, local decisions take the hassle out of home buying.

Need A Mortgage Check-Up? **Talk to the Doctors today!**



HAPPY RETIREMENT!!

The entire Peoples Bank staff will be sorry to see a beloved colleague retire at the end of May. Deb Kirk has been with The Peoples Bank for 18 years and will leave behind an undeniable void, and will be truly missed. Please join us to celebrate the Retirement of Deb Kirk and wish her luck in the future on **MAY 31ST FROM 11:00AM TO 2:00 PM AT THE SOUTH OFFICE, 1051 NEWARK RD, MOUNT VERNON, OH 43050**



Meet Our New Mount Vernon South Branch Manager

The Peoples Bank is proud to announce our new branch manager Shari Miller, who is replacing retiring branch manager Deb Kirk. Shari is dedicated to providing you with a positive banking experience every time you visit her branch. Please stop by and say Hi!!

Help Protect Yourself from Fraud with Internet Security Tips

With the growing variety of mobile devices, social networking sites and online offers, it's important to help protect yourself and your computer. We've compiled this list of 10 cybersecurity tips you should be following in order to help keep your information safe.

- Don't use your full or partial Social Security number as a Personal Identification Number (PIN), user ID or password.
- Make sure that your password is 8 or more characters and combines letters, numerals and symbols.
- Don't use your mobile device to store sensitive personal information or bank account numbers.
- Be cautious about messages you receive on social networking sites that contain links. Even links that look like they come from friends can sometimes be harmful or fraudulent – and in fact may be attempts to gain control of your computer or steal your personal information.
- Keep your computer operating system and browser up to date with the latest software and security downloads. Often called patches or service packs, these should be installed as soon as possible.
- Install a comprehensive firewall/antivirus/anti-spyware software package on your computer.

VISA ALERTS

Now you can keep tabs on your account anytime, anywhere. Visa Purchase Alerts is a free consumer opt-in purchase that allows Visa Cardholders to get alerts for transactions in real-time and immediately identify potentially fraudulent activity. On October 14, 2016, Visa mandated that every Visa customer be provided with some type of transaction alert system. Visa's Purchase Alert system is a free service although text messaging rates with your phone provider may apply. This alert system is now available.



more tools for tracking your account your way.

near real-time alerts. more information. more peace of mind.

COMMUNITY ACTIVITIES AT THE PEOPLES BANK

The Peoples Bank and Staff are actively involved with: United Way, Chamber of Commerce, Area Development, Knox Community Hospital, Rotary, Kiwanis, Hospice, Red Cross, YMCA, Alzheimer, American Legion, Relay for Life, Community Foundation, many school activities, including Kenyon College, Central Ohio Technical College, and others.

**The Peoples bank has been and will continue to
be committed to remaining the only locally
owned and operated Commercial Bank resource
for you since 1920.**

The Peoples Bank Main Office

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Fax: 740-427-3106

The Peoples Bank Mount Vernon Branch

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Fax: 740-397-6682

The Peoples Bank Mount Vernon Branch

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Mount Vernon, Ohio 43050
Phone: 740-392-1008
Fax: 740-233-3368

Send us an email:
Peoplesbank@peoplesgambier.com

Visit us at:
www.peoplesgambier.com

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