

PARTNERING WITH AGENTS AND THEIR INSUREDS

PREMIUM FINANCING IS A VALUABLE TOOL

Partnering with Agents and their Insureds, Peoples Premium Financing helps independent insurance agents make property and casualty insurance attainable for their clients. This allows you to pay your premiums in installments, thus freeing up capital allowing you to leverage your assets for other business-critical needs. More capital gives you the flexibility to invest it elsewhere, yielding a higher return than the cost of financing. Additional Benefits include:

- Credit at competitive rates
- Finance multiple insurance policies with one loan
- Keep credit lines open
- Customized Payment Plans
- Making appropriate levels of coverage affordable
- Possible Tax Advantages



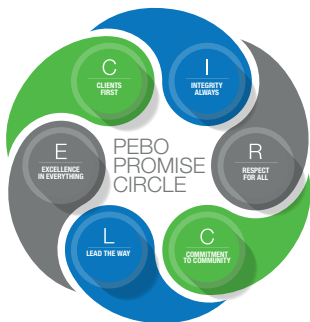
THE MECHANICS

ABOUT PEOPLES

As a member of Peoples Bancorp, Inc. (Nasdaq: PEB0), our vision is to be the best community bank in America. Our values, also known as Peoples' Employee Promise Circle, represents how we do business and our never-ending pursuit of creating value for our clients since 1902. Our strategies to serve clients and enhance shareholder value often change, but our values remain constant.

It is because of these values that Peoples Premium Finance is committed to offering premium financing solutions with outstanding customer service. If you are looking for exceptional rates, flexible terms and user-friendly online access to make payments at www.peoplespf.com, review policy information, and check account status on the go - partner with us. Consider partnering with Peoples Premium Finance where our core difference is providing you peace of mind, confidence and clarity in your financial life.

OUR VALUES (C.I.R.C.L.E.)



- CLIENTS FIRST
- INTEGRITY ALWAYS
- RESPECT FOR ALL
- COMMITMENT TO COMMUNITY
- LEAD THE WAY
- EXCELLENCE IN EVERYTHING



For more information on Peoples and premium financing as a solution, contact your insurance agent or visit www.peoplespf.com

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REV 05/07/2021

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