

FROM YOUR EMPLOYER



Work perks

 **TWO RIVERS**
BANKING • INVESTMENTS • INSURANCE



Your job comes with added benefits

Your company has partnered with us to offer you a special package of value-added financial products and services. The discounts and resources you now have access to for banking, loans, insurance, and investments can help you achieve financial goals. Two Rivers is here for you, however and whenever you need us.

Your Perks

Deposit Perks

Our checking accounts include all the latest features and services.

- Receive \$25 bonus deposit at checking account opening (direct deposit or ACH debit payment required)^{1,2}
- \$25 'Refer a co-worker' account credit available²
- Your first box of checks is on us (based on basic check value³)

¹No minimum balance requirement. Bonus may be credited up to 30 days after receipt of a minimum \$25 opening deposit AND after qualifying event (direct deposit or ACH debit payment) occurs. An early closure fee of \$25 will apply if an account is closed within 90 days of the account opening date.

²Bonus rewards are reportable payments under IRS rules and you will receive a 1099-INT for the year in which bonuses are paid.

³Subject to change. Inquire for current pricing.

Loan Perks⁴

Take advantage of these perks as your needs change.

- 0.25% off consumer loans (not secured by real estate)
- Up to \$300 off closing costs of a first-lien mortgage
- Special program – Home Equity Line of Credit (HELOC)

⁴Credit approval required



Member FDIC

Investment Services Perks⁵

Have you rolled over a former employer-sponsored retirement or 401(k) plan?

Let our team of professionals review your current plan, or create a personalized wealth solution strategy encompassing wealth accumulation, protection, and distribution.

- Ask for a FREE, no-obligation consultation

⁵Most Trust and Investment products are not insured by the FDIC or any other federal government agency; are not a deposit or other obligation of, or guaranteed by, Two Rivers Bank & Trust; and are subject to investment risks, including possible loss of the principal amount invested. If a specific Trust or Investment account includes FDIC-insured deposits, you will be notified as such at the time the investment is made.

Insurance Perks⁶

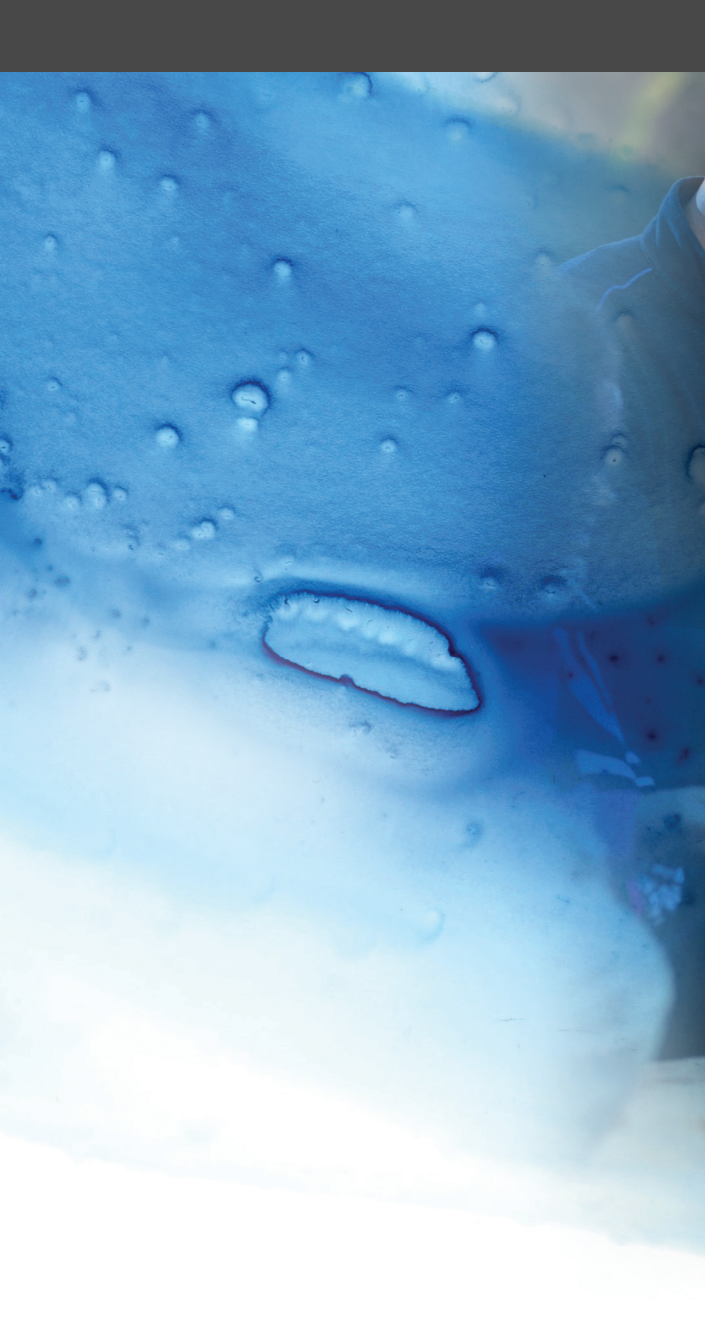
Searching our vast network of national companies, we'll find the most competitive rates and packages to cover all your investments – from your home and auto, to specialized umbrellas, boat, motorcycle, RV, rental property, vacation home, flood, and special personal property.

- Discounts may apply, if qualifiers are met:
 - Two Rivers Bank & Trust deposit account owners
 - Occupations (including teachers, medical professionals, accountants, lawyers)
 - Multi discounts (including home updates, good student, new home, bundled policies)
- Coverage upgrades (including disappearing deductible, new car replacement, accident forgiveness, pet injury)
- 24-hour in-house claims representatives monitor entire process for prompt settlement
- Mobile app – access policy information from any device

⁶Insurance products are offered through Two Rivers Insurance Services, an affiliate of Two Rivers Bank & Trust. Insurance products are not a deposit of Two Rivers Bank & Trust, are not FDIC-insured, are not insured by any federal government agency, are not guaranteed by the bank, and if they contain an investment feature, may go down in value.



Think of us as a
Good neighbor
ready to lend a helping hand.



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888-226-6063
tworiversbank.com

800-728-9620
tworiversins.com



Work Perks requirements: individual must be employed by company enrolled in Work Perks program at time of each account opening. Ongoing insurance perks may be subject to employment and program enrollment verification.

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