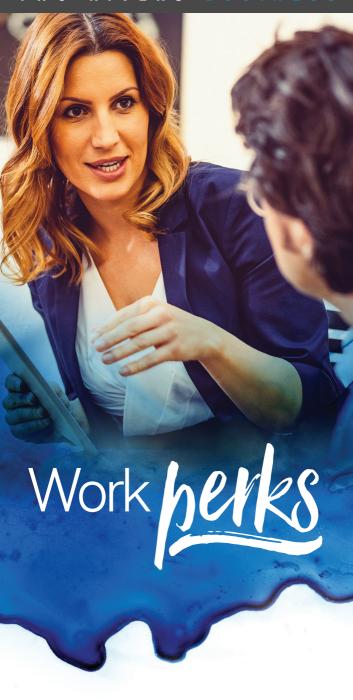
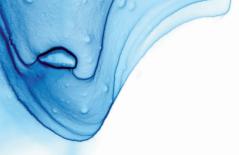
TWO RIVERS BUSINESS







Reward yourself and your employees

Imagine a service designed to attract and retain talent, and increase employee satisfaction. And, there's no cost to you, the employer. That's Work Perks, a Two Rivers' program. Take advantage of a full range of value-added services with no administrative burden.

Perks for employees

We've selected a broad spectrum of Two Rivers financial products and services to offer in this special package – from banking deposits and loans to insurance and investment services.



Ask about our custom Wellness Programs

Perks for business owners

- Helps you attract and retain talent
- Gives employees additional financial services benefits
- Increases employee satisfaction
- Encourages direct deposit (when offered), reducing administrative costs
- Resources and discounts enhance employee's ability to meet their goals
- Financial success can improve emotional well being
- PDF payroll inserts for employees
- No cost for employers to participate

Banking

Member FDIC

 Business Deposit Accounts, Cash Management and Loans/Lines of Credit



Investment Services¹

 Wealth Solutions, including Business 401(k) and Retirement Plans – ask us for a comparative financial analysis

'Most 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.

Insurance²

- Property and Casualty, Group Benefits, Third Party Administration (TPA) Services, Custom Wellness Programs
- At your service
 - 24-hour in-house claims representatives monitor entire process for prompt settlement
 - Risk Management team offering free monthly seminars, OSHA compliance consulting, workplace assessments (air quality, ergonomics), and more
 - TR Helps complimentary Human
 Resource consulting

Insurance 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.







tworiversins.com

