

Inspiring
Exceptional
Service



2021
ANNUAL REPORT

Peoples 
Ltd.

TO OUR VALUED SHAREHOLDERS:

On behalf of the Board of Directors of PS Bank and Peoples Ltd., I am pleased to present you with our 2021 financial results. When we look back on 2021, we will remember it as the year in which the global pandemic continued to rage onward, affecting all of our lives. We will, however, also remember it as a year in which our team of PS Bankers continued to find the inner strength and resolve to help our customers and our communities through these unprecedented periods in history. Our PS Bankers continued to work tirelessly to help those in need, while at the same time helping our institution to achieve record financial results. We are thankful to our team for their stamina and dedication to our customers, our communities, and our bank, which made our results possible.

Net income for 2021 was \$6,827,000, which compares to net income of \$5,200,000 in 2020. Net income for 2021 grew by 31.3% over the prior year. Net income was positively impacted by fees and income related to Paycheck Protection Program (PPP) fees, a historic level of mortgage loan sales, and reduced loan loss provision expenses. Fees and income related to PPP loans were approximately \$1,546,000 in 2021, \$1,221,000 net of tax effect and were approximately \$746,000 in 2020, \$589,000 net of tax effect. Gross mortgage sales fees were \$1,732,000 in 2021, and \$2,056,000 in 2020. During both 2020 and 2021 the bank benefited from strong mortgage sales due to historically low interest rates, as well as the strength of the PS Mortgage team and their ability to capture market share on both purchase and refinance transactions. Provisions for loan loss expense were \$150,000 in 2021, versus \$1,255,000 in 2020. Strong asset quality throughout 2021, in addition to higher provisions in 2020 due to the uncertain impact of the pandemic, were the primary reason for the significant decrease in provisions in 2021.

Our 2021 Return on Average Assets (ROAA) was 1.45%, compared to 1.19% in 2020. Our Return of Average Equity (ROAE) was 15.25% in 2021, compared to 12.69% in 2020. Earnings per share for 2021 were \$9.28 versus \$7.07 in 2020. Earnings per share for 2020 were adjusted for our 2021 5% stock dividend.

Throughout 2021 we experienced continued balance sheet growth, as we grow closer to the \$500 million threshold. Asset growth in 2021 was 7.6%, with assets ending 2021 at \$477,295,000, an increase of \$33,840,000 from year-end 2020 total assets of \$443,455,000. In December 2021 the bank elected to prepay borrowings outstanding to the Federal Home Loan Bank for the amount of \$10 million, which decreased the bank's total assets by that same

amount. This decision was made to better position the bank's balance sheet going forward, due to the higher interest rates on the borrowings, combined with the liquid position of the bank. The prepayment fee for these borrowings was \$114,000. Loan growth was 2.1% in 2021, with net loans ending 2021 at \$280,587,000, up \$5,834,000 over 2020's balance of \$274,753,000. Loan growth in 2021 was largely offset by paydowns of PPP loans during 2021. Deposit growth was 11.6% in 2021. Deposits finished the year at \$420,023,000, an increase of \$43,592,000 over 2020 balance of \$376,431,000. Deposits continued to be strong in 2021 despite allowing higher priced deposits to run off, reflecting the overall increased liquidity throughout the financial industry.

We increased our dividend payouts for the tenth consecutive year. We remain dedicated to sharing our bank's success with our shareholders, while continuing to maintain capital levels necessary for continued growth. Cash dividends of \$2.19 per share compared to \$2.01 in 2020, as adjusted for the 2021 stock dividend and were an increase of 9.25% over 2020 dividend payout levels. Our dividend payout percentage was 23.60% of net income and in December 2021 we rewarded shareholders with a 5% stock dividend, as we have done annually in recent years. Capital growth remains a vital component to support future bank growth. Our bank continues to be well-capitalized in accordance with regulatory requirements.

Throughout 2021 we were dedicated to being there for our customers, and we committed to keeping office lobbies open throughout 2021, maintaining safety protocols to service our customers safely, while keeping our employees well. We were there for our small business customers for a much needed second round of PPP loans, in which we generated approximately \$15,903,000 of loans. We helped get our customers and our communities back on their feet. From a height of deferrals approximating 17% of our total loan portfolio at the onset of the pandemic, we are proud to say that every one of these loans was safely moved back into normal payment status, and no loans remain on deferral.

We have continued to grow throughout the markets we serve. We continue to grow our presence in the Lackawanna County market through both our dedicated teams in our Clarks Summit location and our PS Mortgage division. Our PS Mortgage team continued to work diligently to service historic mortgage levels and the results were incredible.

We are happy to tell you that in late 2021 we began construction of our PS Bank Business Center in South Abington Township. Upon its completion, anticipated in the third quarter of 2022, PS Mortgage will relocate from its Clarks Green location to the business center, as well as certain other PS Bankers, including many that we've hired over the past several years in anticipation of this center. We're excited about the opportunities that this state-of-the-art facility offers.

We were once again ranked on American Banker's Top 200 Community Banks list. In 2021 we were ranked as the #39 highest community bank in the country, a ranking based on three-year ROAE comparisons. For the third consecutive year, we were the highest ranked Pennsylvania-based community bank on the prestigious list, and we're proud of the efforts of our PS Bankers, which allowed us to accomplish this distinction.



Our bank earned the prestigious 5-star rating for the seventh consecutive year from BauerFinancial, the nation's leading independent bank and credit union rating and research firm. The 5-star rating is the highest rating given out by Bauer and is only given to the nation's strongest banks. PS Bank was also named a Top Pandemic Performer by Banking Northeast Magazine in 2021. This ranking recognizes our institution as one of Pennsylvania's top banks for quality service during the pandemic and is a testament to our employees and the way we approach community banking.



Throughout 2021 we worked hard to continue to give back to the communities that we serve. Despite the ongoing pandemic, we continued our jean days for a cause, our season of giving, and supported local schools through the Educational Improvement Tax Credit program. We continue to strongly support our first responders and offer lending programs designed to recognize their efforts in our local communities.

Earlier this year, we announced that Peoples Ltd. has developed and implemented a Dividend Reinvestment and Stock Purchase Plan (DRIP plan) effective for the 2022 year. Over the past several years we have received many requests from shareholders for this service and are excited that we are now able to offer the DRIP plan. Under the DRIP plan, qualified existing shareholders will have the opportunity to reinvest their dividends, as well as other optional cash contributions, into shares of Peoples Ltd. More information about the DRIP plan, as well as the enrollment form, is available in the offering document, which is available online at www.astfinancial.com/login. A copy of the announcement letter to shareholders and instructions to access the documents can be found on our website, www.PSBanking.com.

In 2021 we worked to strengthen and develop the infrastructure of our institution as we continue to grow. During 2021, we hired several key individuals to further solidify our management team. In March we welcomed David B. Wintermute to the bank as our Senior Credit Officer/ Vice President. In May, Maureen Polster joined our PS Mortgage Division as

Mortgage Manager/ Vice President. In October, DJ Stack came aboard as our Chief Compliance Officer/ Vice President. We were also pleased to announce the appointment of Marguerite M. Donato, CPA to the position of Chief Accounting Officer / Senior Vice President. Maggie's experience and background are a welcome addition to our senior management team and provide strength in our financial areas as we continue our growth.



While we recognize that certain events such as PPP fees and the historic levels of mortgage loan production will not substantially continue in 2022, we remain dedicated to maximizing value to our shareholders while continuing to grow the reach of our PS Bank brand. As our bank approaches the milestone of \$500 million total assets, we have worked hard to prepare our infrastructure for greater growth beyond this level.

As we look forward to 2022, we are hopeful that the impact of the pandemic will continue to subside. We are preparing for the challenges that will arise, such as the increased inflation currently being experienced throughout our economy. We are also prepared for a period of rising interest rates and are positioned to benefit from rising rates. Through whatever conditions we experience, we strive to improve our performance, while maintaining our superior levels of customer care and service. We will always remain dedicated to our shareholders, our communities, and our customers.

On behalf of the Board of Directors, officers, and employees, thank you for your continued support. We look forward to seeing you soon.



Anthony J. Gabello
President and CEO

PEOPLES LTD. AND SUBSIDIARIES

SELECTED FINANCIAL DATA

At or for the Year Ended December 31, 2021

(Amounts in thousands, except per share data)

Selected Financial Condition Data:

	2021	2020	2019	2018	2017
Total assets	\$ 477,295	\$ 443,455	\$ 401,517	\$ 371,198	\$347,868
Loans, net	280,587	274,753	248,484	231,793	214,962
Investment securities	109,926	93,748	108,287	98,131	92,331
Deposits	420,023	376,431	344,493	317,576	293,135
Borrowings	8,000	21,000	16,000	19,000	23,000
Shareholders' equity	\$ 46,494	\$ 43,172	\$ 38,279	\$ 32,907	\$ 29,778

Selected Operating Data:

Interest and dividend income	\$ 15,477	\$ 15,646	\$ 15,695	\$ 14,215	\$ 12,749
Interest expense	1,049	2,302	3,247	2,182	1,482
Net interest income	14,428	13,344	12,448	12,033	11,267
Provision for loan losses	150	1,255	420	525	260
Net interest income after provision for loan losses	14,278	12,089	12,028	11,508	11,007
Non-interest income	4,517	4,540	2,822	3,550	2,611
Other operating expenses	10,395	10,263	9,249	9,437	8,963
Income before income taxes	8,400	6,366	5,601	5,621	4,655
Income taxes	1,573	1,166	953	780	1,628
Net income	\$ 6,827	\$ 5,200	\$ 4,648	\$ 4,841	\$ 3,027
Earnings per share	\$ 9.28	\$ 7.07	\$ 6.32	\$ 6.58	\$ 4.12

Selected Statistical Data:

Return on average assets	1.45%	1.19%	1.20%	1.35%	0.90%
Return on average equity	15.25%	12.69%	13.06%	15.45%	10.37%
Equity to total assets, end of period	9.74%	9.73%	9.53%	8.87%	8.56%
Allowance for loan losses to total loans	1.37%	1.37%	1.11%	1.07%	1.05%
Net loan to deposit ratio	66.80%	72.99%	72.13%	72.99%	73.33%
Book value per share	\$ 63.23	\$ 58.71	\$ 52.06	\$ 44.75	\$ 40.50
Cash dividends per share	\$ 2.19	\$ 2.01	\$ 1.87	\$ 1.68	\$ 1.52
Stock dividend	5.00%	5.00%	5.00%	5.00%	5.00%
Dividend payout ratio	23.60%	28.36%	29.54%	25.52%	36.98%

Per share amounts have been adjusted to recognize the effect of stock dividends.

Management's Financial Statements
Audited Financial Statements can be found on our website - PSBanking.com

Donation to TACO

The North Towanda and Wysox branches led a collection of monetary donations in support of the Towanda Area Christian Outreach (TACO). The donations were used to purchase personal care products for those in need.



PEOPLES LTD. AND SUBSIDIARIES CONSOLIDATED BALANCE SHEET

December 31, 2021 and 2020

(In thousands, except share amounts)

Assets	2021	2020
Cash and due from banks	\$ 63,549	\$ 56,269
Available-for-sale securities	105,026	91,098
Held-for-maturity securities	4,900	2,650
Loans, net	280,587	274,753
Cash surrender value, life insurance	10,524	7,770
Bank premises and equipment	5,780	5,258
Accrued interest receivable	955	1,048
Restricted equity securities	2,621	2,335
Deferred income taxes	737	239
Other assets	2,616	2,035
Total	\$477,295	\$443,455
Liabilities and Shareholders' Equity		
Liabilities		
Demand deposits:		
Noninterest-bearing	\$ 117,593	\$ 96,239
Interest-bearing	141,584	123,216
Total	259,177	219,455
Savings deposits	81,557	66,684
Time deposits	79,289	90,292
Total deposits	420,023	376,431
Borrowed funds	8,000	21,000
Accrued interest payable	20	90
Other liabilities	2,758	2,762
Total liabilities	430,801	400,283
Shareholders' Equity		
Common stock, \$.50 par value, authorized 5,000,000 shares		
2021 - 750,044 shares issued, 735,349 outstanding	375	358
2020 - 715,155 shares issued, 700,500 outstanding	21,322	18,865
Surplus	25,764	23,034
Retained earnings	(512)	(512)
Treasury stock, at cost	(455)	1,427
Accumulated other comprehensive (loss) income		
Total shareholders' equity	46,494	43,172
Total	\$477,295	\$443,455



Clays for a Cause

Our PS Bankers were proud to represent PS Bank this year at the Lackawanna College Sporting Clay Tournament in support of the School of Petroleum & Natural Gas.

PEOPLES LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENT OF INCOME

Years Ended December 31, 2021 and 2020

(Amounts in thousands, except per share data)

Interest Income

	2021	2020
Interest and fees on loans	\$13,650	\$13,383
Interest and dividends on investments:		
Taxable interest and dividends	1,468	1,837
Nontaxable interest	359	426
Total interest income	15,477	15,646

Interest Expense

Interest on deposits	823	1,897
Interest on borrowed funds	226	405
Total interest expense	1,049	2,302

Net Interest Income

14,428 13,344

Provision for Loan Losses

150 1,255

Net Interest Income after Provision for Loan Losses

14,278 12,089

Noninterest Income

Service charges	1,616	1,418
Gain on sale of loans	1,732	2,056
Commissions	153	106
Increase in cash surrender value, life insurance	254	228
Gain on sale of foreclosed assets	19	17
Unrealized gains (losses) on equity securities	0	(33)
Other income	743	748
Total noninterest income	4,517	4,540

Noninterest Expenses

Salaries and employee benefits	5,286	5,729
Occupancy and equipment	1,055	1,073
Data processing	652	585
Pennsylvania shares tax	410	355
Professional fees	575	389
FDIC insurance	212	159
Other expenses	2,205	1,973
Total noninterest expenses	10,395	10,263

Income Before Provision for Income Taxes

8,400 6,366

Provision for Income Taxes

1,573 1,166

Net Income

\$ 6,827 \$ 5,200

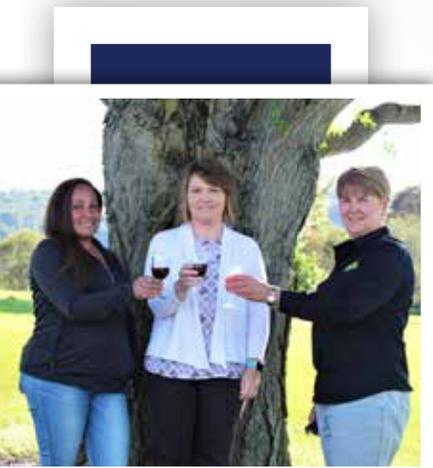
Earnings Per Share

\$9.28 \$7.07

Per share amounts have been adjusted to recognize the effect of stock dividends.

Management's Financial Statements

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Wyalusing Valley Museum Wine Festival

PS Bank
was a proud
Champagne
Sponsor of the
2021 Wyalusing
Valley Museum
Wine Festival.

PEOPLES LTD. AND SUBSIDIARIES SHAREHOLDERS' EQUITY STATEMENT

Years Ended December 31, 2021 and 2020

(Amounts in thousands, except share amounts)

	Common Stock Shares	Common Stock Amount	Treasury Stock Shares	Treasury Stock Amount	Surplus	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total
Balance, January 1, 2020	681,964	\$ 341	14,655	\$ (512)	\$ 16,857	\$ 21,344	\$249	\$ 38,279
Net income	-	-	-	-	-	5,200	-	5,200
Other comprehensive income	-	-	-	-	-	-	1,178	1,178
Cash dividend (\$2.21 per share)	-	-	-	-	-	(1,475)	-	(1,475)
5% stock dividend	33,191	17	-	-	2,008	(2,035)	-	(10)
Balance, December 31, 2020	715,155	358	14,655	(512)	18,865	23,034	1,427	43,172
Net income	-	-	-	-	-	6,827	-	6,827
Other comprehensive loss	-	-	-	-	-	-	(1,882)	(1,882)
Cash dividend (\$2.30 per share)	-	-	-	-	-	(1,611)	-	(1,611)
5% stock dividend	34,849	17	-	-	2,457	(2,486)	-	(12)
Balance, December 31, 2021	750,004	\$ 375	14,655	\$ (512)	\$ 21,322	\$25,764	\$ (455)	\$ 46,494

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Lenders Hit the Links

PS Bank supported several golf outings through sponsorships and participation in 2021 including tournaments raising funds for Big Brothers Big Sisters, the Wyoming County Chamber of Commerce, the John Bucci Foundation, the Wyoming County Community Foundation, and more.

BUSINESS CENTER TO OPEN IN 2022



With the purchase of a property at 223 Northern Boulevard in South Abington Township in late 2020, PS Bank took an exciting step in its plans to expand its footprint in Lackawanna County.

Slated to open in the third quarter of 2022, the Business Center will house PS Mortgage operations, regional bank administration, and other lending professionals.

“With the development of the PS Bank Business Center, our community bank will be able to expand its offerings to customers in all of our markets. The establishment of this new location marks an exciting time for our bank, and we look forward to seeing our employees and loan customers utilize the new location in 2022,” stated Gabello. “We will continue to share the progress of the Business Center construction with our community as the project moves forward.”

PS Bank will continue to provide retail banking services to customers at its Clarks Summit branch at 100 Old Lackawanna Trail both throughout the construction process and beyond.



\$63+ M
in Mortgages in 2021

\$15 M

in **Construction Loans.**
PS Mortgage is one of the leading construction lenders in the region.



72

First Time Homebuyers

42

First Time Homebuyer Grants

125

Purchases

205

Refinances

\$8,659,000

in loans to educators, first responders, and healthcare workers



Historically low rates and increased brand recognition led to many successful lending opportunities for PS Mortgage. It was another strong year for purchases, refinances, and construction. Even with the increase of material costs, shortages of supplies, and project delays, more families than ever started building their dream home with our help this year.

An obstacle turned into opportunity for customers in 2021 when real estate shifted to a sellers' market. The market shift led to many homeowners choosing to stay in their existing home and borrow money to make enhancements such as an addition, new kitchen or bathroom, remodeling a basement, or putting in a pool.

No matter the scenario, our PS Mortgage team was there to walk our customers through every step of the process.



**– Lori Rudalavage,
Vice President & Senior
Mortgage Lending Officer**

COMMERCIAL & BUSINESS LENDING



“As a community bank, we had the opportunity to help businesses that may not have received the individualized attention they needed from a larger bank. Stepping up to help

allowed us to bring in many new business customers in 2021. We were able to rise up from the pandemic to find opportunities to make new relationships. This year we were able to help our customers with business acquisitions, real estate purchases, equipment purchases, and other lending needs. PS Bank is committed to helping small businesses thrive and grow.”

– Paul Walsh,
Vice President & Commercial Loan Officer



“Our lending team focused on understanding our customers’ goals and unique business needs in 2021 in order to provide them with personalized

solutions. I believe our team did a great job working through challenges alongside our customers. We helped them meet immediate needs and put their small businesses in a position to be successful going forward.”

– Tom Hendershot,
Vice President & Commercial Loan Officer



“We are extremely proud of our continued efforts to assist small businesses as they navigate through the difficult economic conditions created by the

prolonged pandemic. PS Bank is a small business-focused lender and has been recognized as a top lender by the Small Business Administration.”

– William Joseph,
Senior Vice President & Senior Loan Officer

PS Bank continued to support pandemic affected small businesses in our market in 2021 by participating in the second round of the Paycheck Protection Program (PPP). The PPP Program was extended into 2021 through the Economic Aid Act.



Assisted **434**
small businesses

Loans totaled
\$15.9 M



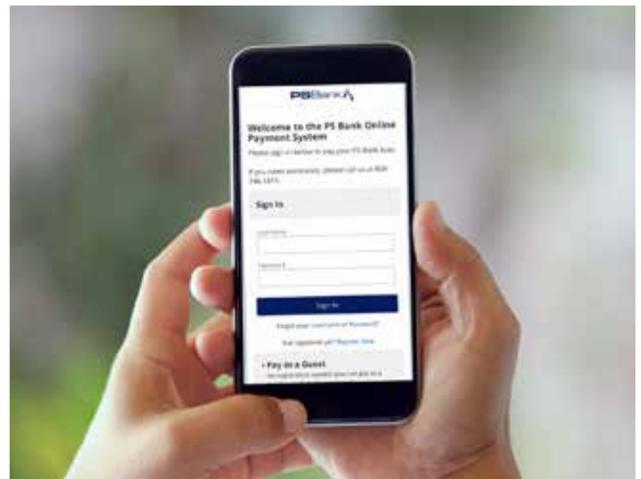
Average loan amount
\$36,635

TRANSFORMING OUR DIGITAL CUSTOMER EXPERIENCE



After months of planning and development, PS Bank proudly launched a brand new website in November of 2021. Partnering with a new provider, the PS Bank team spent many hours evaluating the current digital experience for customers in order to make enhancements to the new **PSBanking.com**. The new website not only has a more modern look that enhances the upward trajectory of the PS Bank brand, but it also has an enhanced user experience. Customer and shareholder feedback regarding the new website has been positive and we look forward to utilizing the site as our main hub of information for years to come.

PS Bank's Online Loan Payment System debuted in June of 2021, allowing customers to make loan payments easier than ever. With the PS Bank Online Payment System, customers can make a payment from almost anywhere by using our website. This tool is a convenient, cost-effective, and efficient way to make monthly loan payments. Customers have the choice to make a one-time payment or they can register and set up recurring payments. Reception to this feature by our customer base has been strong.



CARING FOR OUR COMMUNITY



For the 8th year, PS Bank collected nonperishable items in all bank locations to support community pantries across all five counties served. More than 4,500 items were donated in support of our neighbors in need.



For a second year, PS Bank donated reusable water bottles to the Wyalusing Valley Elementary School.



PS Bankers spent two days volunteering with NeighborWorks NEPA for "Paint The Town" which assists individuals in need of home improvements such as painting, landscaping, and property maintenance.

WATER FOR A WORTHY CAUSE



Representatives from the Bradford-Sullivan Counties' Outstanding Young Woman Program



\$10,500+

in Water Bottles Donated



430+

Cases to support community organizations and events



30+

Organizations, Teams, and Events sponsored in 2021

EDUCATIONAL PARTNERSHIPS

Lackawanna Trail School District –

Serving the students and faculty of the district with our annual \$5,000 sponsorship of the high school auditorium allows school leadership to continue to provide an outstanding educational experience.

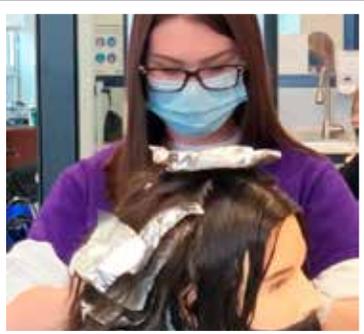
Lakeland School District – PS Bank sponsored new scoreboards in the high school gymnasium to support athletics and physical education for students.

Wyalusing Area School District – A contribution of \$50,000 was made toward the school district's new science and technology center.

Blue Ridge JV Boys Basketball – PS Bank supported the Raiders basketball team by sponsoring new practice apparel in 2021.



EDUCATIONAL IMPROVEMENT TAX CREDIT SUPPORT FOR STUDENTS IN OUR COMMUNITIES



Students of the Northern Tier Career Center (featured above) received \$78,277 in scholarship assistance through the EITC program.



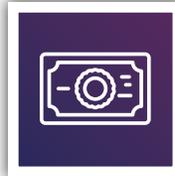
297

Scholarships



\$10,000

to Technology & Arts



2

Schools Received K-12
Scholarships



\$131,300

in Education
Grants Awarded



\$5,000

for Dual Enrollment
College Credits



4

Preschools Received
Pre-Kindergarten Scholarships

BOARD OF DIRECTORS



JAY W. CHADWICK

Chairman
Chairman and Chief Executive Officer of Mutual Capital Group, Inc.



ANTHONY J. GABELLO

President and Chief Executive Officer



P. DEAN HOMER

Secretary
Owner, P. Dean Homer Funeral Home and P. Dean Homer Accounting Firm



JUDD B. FITZE

Attorney



TRACY E. KEENEY

Owner, B&K Equipment Co.



JOANNE C. KIZER

Owner and Real Estate Broker, JoAnne Kizer Real Estate



PATRICK J. PERIH

Owner, Perih Group LLC



ANDREW S. RIPIC, III

Retired Vice President and Former General Manager, Cargill Wyalusing

CORPORATE OFFICERS



ANTHONY J. GABELLO

President and
Chief Executive Officer



MARGUERITE M. DONATO, CPA

Senior Vice President
Chief Accounting Officer



PHILIP O. FARR

Senior Vice President
Chief Financial Officer



WILLIAM M. JOSEPH

Senior Vice President
Senior Loan Officer



VALERIE W. KINNEY

Senior Vice President
Retail, Sales and
Marketing Manager



JAMES L. SOUTO

Senior Vice President
Chief Administrative and
Risk Officer



TIMOTHY T. TEWKSBURY

Senior Vice President
Chief Information Officer

VICE PRESIDENT

Jeffery E. Aepli

Commercial Loan Officer

Thomas P. Hendershot

Commercial Loan Officer

Bette R. Howell

BSA and Security Officer

Mary A. Lansberry

Loan Administration Manager

Kathryn A. Lantz

Organization Support

Brian R. Peterson

Loan Workout Officer

Maureen Polster

Mortgage Manager

Lori A. Rudalavage

Senior Mortgage Lending Officer

DJ Stack

Chief Compliance Officer

Paul J. Walsh

Commercial Loan Officer

David B. Wintermute

Senior Credit Officer

ASSISTANT VICE PRESIDENT

Janice M. Bevacqua

Branch Manager

Joshua D. Edwards

Relationship Officer

Maylene Gregory

Branch Manager

Stacy L. Kaufmann

Branch Manager

Cynthia A. Miller

Administrative Services
and Human Resources Coordinator

Tammy L. Schaeffer

Accounting Supervisor

Sean Ann Schoen

Marketing Director

David E. Whetsell

Financial Advisor, LPL Financial

SHAREHOLDER INFORMATION

Annual Meeting of Shareholders
Tuesday, May 10th, 2022 at 4:30 p.m.
Wyalusing Community Corporation,
Tuscarora Wayne Community Room,
20 Main Street, Wyalusing, PA.

Peoples Ltd.
Corporate Office
76 Church Street
Wyalusing, PA 18853
(866) 746-1011
Fax: (570) 746-2229
Email: PLtd@psbanking.com



MARKET MAKERS

The following firms are believed to presently make a market in the Peoples Ltd. stock on the OTC Markets:

Boenning & Scattergood, Inc.
(800) 883-1212
4 Tower Bridge
200 Barr Harbor Drive, Suite 300
West Conshohocken, PA 19428

Janney Montgomery Scott LLC
(215) 665-6000
1717 Arch Street
Philadelphia, PA 19103

Morgan Stanley
(212) 761-0700
1585 Broadway
New York, NY 10036

Stock of Peoples Ltd. is listed on the OTC Markets at OTCMarkets.com under the symbol of PPLL.

Peoples Ltd. utilizes American Stock Transfer and Trust Company, LLC as transfer and dividend dispersing agent.

To log in, please visit astfinancial.com.

For customer service inquiries, please call (800) 937-5449 or email help@astfinancial.com.



LOCATIONS

Wyalusing
42621 Route 6

Wysox
38 Ennis Lane

Dushore
202 S. Turnpike Street

Factoryville
118 College Avenue

Sayre
205 W. Lockhart Street

North Towanda
90 Colonial Drive

Tunkhannock
802 Hunter Highway

Clarks Summit
100 Old Lackawanna Trail

Loan Production Office

Montrose
241 Church Street



Clarks Green
251 E. Grove Street



Wyalusing
42621 Route 6

Coming Soon!
Business Center

South Abington Township
223 Northern Boulevard