

IT'S POSSIBLE



Investing
in our
communities

SINCE 1842

people's bank




“From inception, the purpose of the bank has been the encouragement of thrift, together with prudence in handling one’s personal finances — in order that the saver himself might benefit, and thereby the community in which he lives....”

“The bank has continued to adhere to its philosophy that those things, which improve prosperity and quality of life, will thereby benefit the [people] we serve.”

Samuel W. Hawley
People’s Bank President & CEO
1956 to 1975

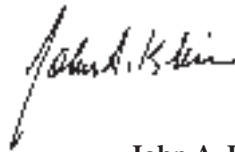
**PEOPLE'S —
MORE THAN A NAME**

 In 1977, when lawmakers passed the Community Reinvestment Act, People's already was practicing what is now being required of financial institutions. Since then, we have consistently been awarded "Outstanding" Community Reinvestment Act ratings — the highest rating possible.

This is an honor, but it is not a surprise. We've been investing in our communities since our founding in 1842.

When I joined People's in 1971, I was profoundly struck by the bank's commitment to its employees, its customers and its communities. People's continues to stand as a model for other businesses, because throughout our history we have worked aggressively to identify and support solutions to community and individual needs — in the way we do business and through corporate giving.

This legacy of commitment is part of the reason employees join and stay with this organization. I am proud of the work my fellow employees do each and every day to carry on our corporate mission of doing "those things that improve the prosperity and quality of life" in the communities we serve.



John A. Klein
President and Chief Executive Officer

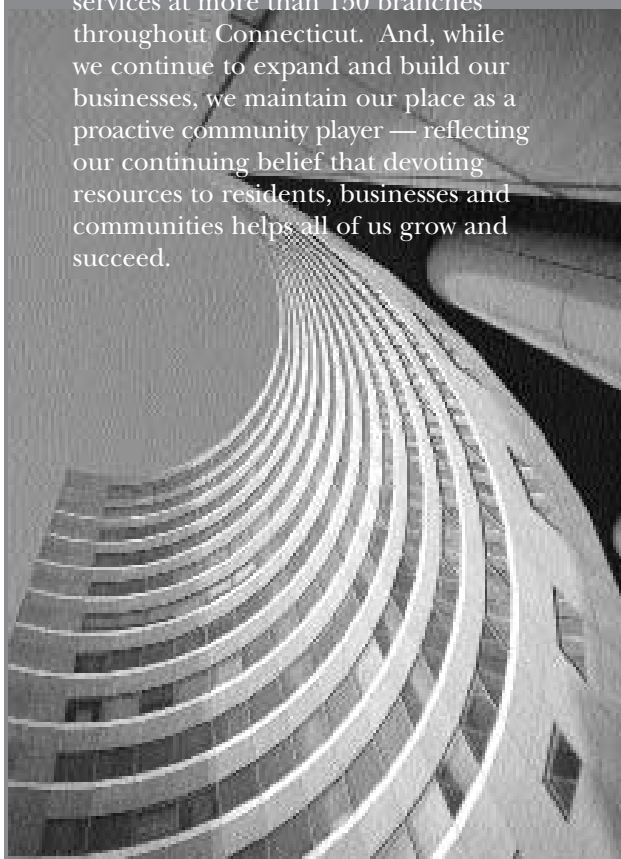
COMMUNITY HERITAGE

Community engagement is in our blood. People's began that way.


In 1842, our founding mission was to offer savings accounts to Bridgeport-area workers, and we were the first bank in Western Connecticut to do it. Before that, only the wealthy had access to bank savings or loans.

Our founders launched the bank six years after the City of Bridgeport was chartered. They understood that, to build a community, workers — not just large depositors — needed a safe place for their money.

Today, People's offers a broad array of banking, investment and insurance services at more than 150 branches throughout Connecticut. And, while we continue to expand and build our businesses, we maintain our place as a proactive community player — reflecting our continuing belief that devoting resources to residents, businesses and communities helps all of us grow and succeed.



COMMUNITY LEADERSHIP

 Our commitment to our customers continues today, as does our commitment to communities.

The bank gives financial support to more than 250 non-profit organizations across Connecticut. And we have a heritage of leading and problem-solving — volunteering, working alongside neighborhood residents, their businesses and their governments to initiate projects and programs that improve communities.

Our CEO co-chairs two statewide efforts directed at issues facing youth: the Governor's Prevention Partnership, which emphasizes youth mentoring, and Operation Respect CT, which equips teachers to address bullying behavior. He was appointed by the governor to lead the all-volunteer Bridgeport Economic Development Advisory Council, which includes a distinguished group of business and community leaders.

Under the banner TeamPeople's, our "People's people" are deployed throughout Connecticut, serving on local boards, working in youth programs, raising money for special causes, and sharing their own financial resources through United Way pledging.

Our peer-driven Spirit of Volunteerism Award recognizes three people each year for involvement in community work. And the bank's most coveted recognition, the Samuel W. Hawley Award, annually honors a member of the People's family who demonstrates the qualities of community leadership that exemplified Mr. Hawley's distinguished career as People's President & CEO.

COMMUNITY DEVELOPMENT

Early in our history, People's helped customers put aside dollars to buy a home, funded the city's first railroad station, and financed P.T. Barnum's vision of offering families a then unheard of 80 percent financing for the cost of building a home.

Today, People's strong interest in job creation and individual success is embodied in myriad partnerships and programs across Connecticut. Our community development lending fosters day care centers, affordable housing, community health organizations, and downtown revitalization efforts across the state from Stamford to Hartford to Norwich.

Whether it's a health services development in Branford, a center for the arts in Stamford, downtown revitalization in New Haven or affordable housing in Trumbull, People's is there to provide the resources and support to improve our communities.

Remembering our roots, investment in affordable housing is a given. People's has been a leader in creating partnerships with non-profit organizations to make owning one's first home a reality.



& AFFORDABLE HOUSING

programs to our own homebuyer counseling program — *Unlocking the Possibilities of Home Ownership™* — People's remains deeply involved in customer and community housing needs.



We carry out this commitment under our umbrella program, *Building Foundations™*. This includes People's own community reinvestment loan pool, and partnerships with Connecticut's central cities, hospitals, corporations, the Connecticut Housing Finance Authority, Fannie Mae and Freddie Mac.

We also collaborate with non-profit organizations across the state, including such groups as non-profit loan funds, Mutual Housing of Southwestern Connecticut, Neighborworks organizations across the state, Local Initiatives Support Corporation and community development corporations.

COMMUNITY LENDING AND ECONOMIC DEVELOPMENT

As we originally set out to do, we continue to seek ways to meet the borrowing needs of Connecticut residents and business owners.

Our Community Lending department enhances our commitment to improve the Connecticut economy and support small businesses and non-profit organizations. People's partners with federal and state loan guarantee programs and investments in non-profit organizations throughout the state. These programs, such as the Community Economic Development Fund and the Grow Bridgeport Fund, make it possible for small businesses to start up and expand.

Our ongoing investment in the Bridgeport Economic Resource Center promotes the region as a place to do business, helps existing businesses expand and attracts new companies — thereby creating jobs for the region's residents. We also work with chambers of commerce, large and small, throughout Connecticut to encourage business growth and economic development.

People's offers the state's only revolving loan fund targeting purchase of "assistive technology" for people who have physical handicaps. And, working with non-profit organizations, we make Individual Development Accounts available to people with low- and moderate-incomes who are saving for a down payment on a home, continuing an education or starting a business.

COMMUNITY SERVICES



Because accessibility is the key to community service for a financial institution, People's was the first in the nation to offer telephone banking. And, now with more than 60 supermarket branches and our award-winning on-line service, we continue bringing financial services closer to people.

At People's, we also bring our community leadership to bear on issues that touch all our customers and their families. People's is the only financial services organization in the country to offer crime prevention and awareness training to older citizens. The bank's unique Masters Program is offered throughout Connecticut in collaboration with senior groups and law enforcement agencies.

We continue to seek innovative ways to share resources with people in our communities. Significant in-kind services — such as providing equipment and printing, training, and technology services — go to organizations that work with low- and moderate-income individuals.

COMMUNITY ENGAGEMENT

People's philanthropic and volunteer efforts have targeted a range of issues, with affordable housing and community development always in the mix. We also focus today on youth development, because we recognize that the years between ages 12 and 20 can be critical in preparing young people to be successful adults. People's offers significant support to mentoring programs — including one at our Bridgeport headquarters — and to Operation Respect CT, which equips teachers to address classroom bullying.

Our commitment to youth is reflected in internship partnerships with the University of Connecticut and Sacred Heart University; teacher mini-grant programs in Stamford and in Stratford; support for the Bridgeport Public Education Fund; and with Mission: Inroads, a program that develops and prepares high-potential minority students for corporate and community leadership.

People's takes a leadership role in United Ways across Connecticut. But our involvement in social services does not stop there. TeamPeople's volunteers serve on boards and committees for community development and non-profit organizations across Connecticut, and they are visible each year for United Way's annual Day of Caring.

COMMUNITY INVESTMENT

Our heritage, our mission today and our plans for the 21st Century are to continue what our founders set out to do — invest in the communities we serve. The heart of our business is Connecticut, and our commitment to the state and its communities is enduring. We are justly proud of our legacy of community investment and our ability to anticipate — and to address — the individual, financial and development needs of our customers and their communities.

Additional information about People's is available from:

COMMUNITY REINVESTMENT ACT

OFFICER

203.338.4171

COMMUNITY RELATIONS

203.338.2931

COMMUNITY LENDING

203.338.2490

CORPORATE COMMUNICATIONS

203.338.2173

MAIN NUMBER

203.338.7171

[**peoples.com**](http://peoples.com)

