



Peoples is looking for pictures to the theme of "Always seeing the Potential" in Wisconsin to include in our 2018 Calendar.

Enter our contest at bankpeoples.com from July 26- September 4, 2017.

peoples**talk**

a publication of Peoples State Bank

Summer 2017

New Version of Mobile Banking App

Imagine being able to check account balances, pay bills, transfer funds and deposit checks, anywhere right from your smart phone. This convenience is the main reason many customers enjoy using the Peoples Mobile Banking App. Our Mobile Banking App was recently upgraded, making it an even better experience.

If you have auto updates turned on in your phone's settings, you will have seen the updated version by now. If not, go into your app store to download the updated version.

"If you are not using our most recent app, you are missing out," said Kathy Rein, customer service support manager. "This is the best way to know what's happening with your finances at every given moment."

on the Deposit screen. The new version has an enhanced camera functionality that will automatically grab the front and back picture of your check. All you have to do is hold the phone over the check and it will successfully grab the picture.

Many upgrades were also made to the "Pay Bills" feature on the mobile app that makes it even easier to view, add and manage who you want to send payments to on a one-time or recurring basis, making it incredibly easy to send money.**

The Peoples Mobile Banking App makes banking more convenient, and instead of using the full website version on your phone, we encourage you to check out the mobile app by downloading it for free in the iTunes or Google Play store and following the self-enrollment prompts on your phone.***

If you need help enrolling in Mobile Banking, Mobile Deposit Anywhere, or Online BillPay, go to www.bankpeoples.com/Personal/mobile.asp, or call 888.929.9902.

*May not be available on all phones and operating systems.

**Eligibility requirements apply.

***Online Banking account required.



Key upgrades include a biometric fingerprint login* that is now available on Android phones, in addition to iPhones. To access this feature, go to the "Preferences" area on the mobile banking app and activate the "Touch ID" feature.

Updated graphics for the log-in screen and expanded sidebar screen make it easier to choose the actions you would like to take.

There is also a "Deposits" feature where you can take a picture of a physical check and deposit it right into your bank account through the phone.** Just click on the plus (+) icon

TRAVEL CARD

As your summer travel plans heat up, consider a Peoples Travel Card. More convenient than traveler's checks and more secure than cash, our reloadable travel card is essential for your next vacation. It's accepted for both point-of-sale purchases and at ATMs.

- ✓ Accepted internationally
- ✓ Card and funds easily replaced if lost or stolen
- ✓ Cards are reloadable

Stop in today to learn more and to purchase your Peoples State Bank Travel Card.

Visa® prepaid cards and prepaid Mastercard cards are issued by MetaBank®, Member FDIC. Mastercard is a registered trademark of Mastercard International Incorporated.



Peoples Debit Mastercard: What Are Your Benefits?

Peoples offers safe and rewarding benefits for those who choose to use a Peoples Debit Mastercard®.

Not only being an effective way to manage your money and bank account, our debit card allows for exceptional protection against identity theft and fraud. Cardholders are not held responsible for fraudulent charges or theft that occurs.* Enroll in Guardian mobile text

alerts, and you can also get alerted about suspicious or increased activity with your debit card.

With the Peoples Debit Mastercard® you can utilize the money in your account at any time. Going to an ATM or utilizing a cash back transaction gives you the option to access your account 24/7.



Sign up or start using your debit card today!

*Certain restrictions apply. See www.mastercard.us/zero-liability for details.

Grow Your Savings Because You're Worth It

Your dreams. Vacations. Or even just for emergencies. Building your savings account is a great way to add stability for the future. Many people know they should save, but have a hard time doing it.

"People struggle with saving because they don't pay themselves first," said Maureen Jorgensen, Senior Vice President, Retail Sales and Service.

Jorgensen suggests starting by changing your mindset. "Tell yourself that you are deserving of these future goals and dreams. Then commit to being a more intentional saver by paying yourself first."

Get in the habit of saving by setting a goal to save a certain amount each month. It could be as little as \$25.

Not sure if you can find the money? "Try tracking your spending for 30 days," said Jorgensen. "This will help identify areas to eliminate or cut back so you can increase that monthly savings deposit."

Peoples makes it easy to save with the Super Saver Account. The Super Saver Account has automatic transfers built in--you can have a specific amount automatically transferred from your Peoples checking account into your savings account on one or more designated days each month.

The best part of the Super Saver Account is the premium interest rate on balances of up to \$15,000. A minimum daily balance of \$100 is required to avoid monthly service charge.

There is no fee for this service, and it only takes a few minutes to setup. So, what are you waiting for? Contact your personal banker today.



FACT VS. FICTION

We understand that it can be tricky navigating through the world of financial services. Everyone seems to have an opinion and it can become difficult knowing what to believe. We've created this series "Financial Fact vs. Fiction" as a way to present and debunk some of the most popular financial myths.

Fiction: Booking a vacation will derail my budget and savings goals.

Fact: Some research and savvy budgeting can go a long way toward a memorable vacation that doesn't break the bank. From where and when you choose to travel to the type of accommodations you book, you can make budget-conscious choices as you plan your getaway. To start, keep your destination options open, be flexible with your travel dates, and consider renting an apartment or house instead of the typical hotel room. Once you've priced out your trip, you can plan how you'll cover the costs and still meet your savings goals. You may be surprised to find that the reward of an upcoming vacation does wonders for your ability to save!

If you would like to discuss how you should be investing, please contact Peoples Wealth Management to schedule an appointment with one of our experienced financial consultants.

Find more
Financial Facts vs. Fiction at
www.peoplesinvest.com

Peoples

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Not FDIC Insured - No Bank Guarantee - May Lose Value - Not a Deposit
- Not Insured by any Federal Government Agency



Ginseng & Herb Co-op

The Ginseng & Herb Cooperative (GHC) is an association dedicated to the sales of high quality, pure Wisconsin Ginseng from all ginseng producers in the state of Wisconsin. Ginseng sold through the GHC is tested to assure quality and purity.

Every lot of ginseng sold through the GHC can be directly linked to the farmer that grew the ginseng. Each producer invests a great deal of time, money and energy in assuring that the highest quality American ginseng is produced. Wisconsin Ginseng has a worldwide reputation for excellence.

3899 County Road B
Marathon, WI 54487
715.443.3355
www.ginsengherbco-op.com

Hours of Operation:
Monday - Friday: 8 a.m. - 4:30 p.m.



Rib Mountain Cycles

Rib Mountain Cycles opened in March of 1997, and moved to its current location in 2010. Over the 20 years of being in business, Rib Mountain Cycles has become central Wisconsin's premier bike shop. They have earned a reputation for treating customers like family with exceptional customer service.

Rib Mountain Cycles sells specialized and Rock Mountain bikes. They provide a level of services that are not common in other bike shops in the area, such as house suspension and hydraulic rebuilds, trailside suspension tuning, and body geometry bike fitting. They will service all makes and models.

4001 Rib Mountain Drive
Wausau, WI 54401
715.359.3925
www.ribmountaincycles.com

Hours of Operation:
Monday - Friday: 10:00 a.m. - 7:00 p.m.
Saturday: 10:00 a.m. - 5:00 p.m.
Sunday: 11:00 a.m. - 3:00 p.m.



Peoples Recognized as Top 200 Community Bank

PSB Holdings, Inc., parent company of Peoples State Bank, has ranked for the eighth consecutive year in the American Banker Magazine's "Top 200 Community Banks" list. Performance data and rankings were released in American Banker Magazine's May 2017 publication.

President and CEO of Peoples State Bank, Peter Knitt stated, "We are humbled to be included on this list for the 8th year running. This continued ranking affirms our approach that doing the right things for our customers increases our profitability and reputation as a leading community bank. Thank you to our employees, customers and shareholders for this notable honor."

PSB Holdings, Inc., continues to be the only bank headquartered in central Wisconsin, and one of only five banks based in Wisconsin, to be included on the list.

*A total of 669 publicly traded banks with less than \$2 billion in assets as of December 31, 2016, were considered for the nationwide ranking. Ranking was based on three-year average return on average equity for 2014 through 2016 as reported by S&P Global Market Intelligence.



Summer Contests:

Fair Ticket Giveaway:

Enter daily starting July 3 - 25, 2017 for a chance to win VIP tickets to see country singer Granger Smith at the Wisconsin Valley Fair, Wausau.

Photo Calendar Contest:

Enter photos between July 26 - September 4, 2017 for a chance to be featured in our 2018 calendar. The theme is "Always seeing the Potential" with photos in Wisconsin. Voting on submitted photos will be held September 11 - 24, 2017.

For more information on these contests, please refer to our website: www.bankpeoples.com, or find us on Facebook: @PeoplesStateBank, during the dates listed.



The Peoples Poo-trol team joined forces with the Humane Society of Marathon County on June 3 for their annual HSMC Run For Their Lives at Immanuel Baptist Church in Rib Mountain.



Peoples volunteers helped package over 15,000 vitamin fortified meals at the United Way Emerging Leaders of Marathon County Smack Hunger & Say Cheese event on May 16.



Peoples read to a 2nd grade class in the statewide initiative to "Teach Children to Save" in the month of April.

The Best Steak Marinade

Summer is finally here and we all know what that means...it is grill'n time! Chris Kalk, vice president commercial banking from Peoples Stewart Avenue location, has a great grilling recipe for you to try this season.

4 high quality beef tenderloins
2 cups of dry red wine
(Cabernet Sauvignon is my favorite)
white salt
black pepper

Lawry's Seasoning Salt
3 cloves of garlic, minced
*you can substitute dry garlic seasoning
2 tablespoons of olive oil
soy sauce

Season the tenderloins generously with the pepper, Lawry's and salt. Add them into a Ziploc bag along with 3 cloves of garlic (minced). Add the red wine, soy sauce, and olive oil and seal the bag shut. Keep in the refrigerator for 3-4 hours (overnight is best if you have time). Remove tenderloins from refrigerator 30 minutes before grilling, and place bag on the countertop. Remove steaks and re-season once steaks are on the grill. Happy grilling!

