

NEW! Money Market Plus Accounts



We're excited to announce the availability of a new high-balance money market account, thoughtfully designed to create more value for you! Our new Peoples Money Market Plus and Peoples Business Money Market Plus accounts include competitive rates for balances of \$250,000 or more. Whether you're building your safety net or holding funds for your next big move, a Money Market Plus account can help

you unlock the power of bigger savings. This new offering reflects our commitment to being responsive to your needs!

You can conveniently open a Peoples Money Market Plus account online or at your favorite local branch. The Peoples Business Money Market Plus account is not available for online account opening, so contact your business banker for more information.

Rates effective as of 4/28/2025. Stated Money Market rates are variable and may change after the account is opened. Fees could reduce the earnings on the account. The minimum deposit to open the Money Market Plus account is \$25.00. The minimum deposit to open the Money Market Business Plus account is \$2,500.00. For both accounts, a minimum balance fee of \$25.00 will be charged every statement cycle if the daily collected balance in the account falls below \$250,000.00 on any day of the statement cycle.



PERSONAL



BUSINESS



**SCAN THE QR CODES
TO LEARN MORE!**

BUILT FOR BUSINESS, BACKED BY PEOPLE

REAL RELATIONSHIPS, REAL SOLUTIONS - BECAUSE YOUR SUCCESS IS IMPORTANT TO US



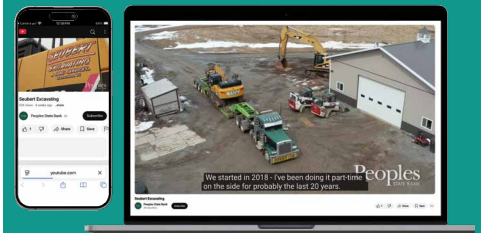
Seubert Excavating & Land Services

Seubert Excavating & Land Services is a family-owned and operated business in Marathon City, Wisconsin. Brothers Richie and Nathan, along with their dad, Rich Sr., started the business in 2018, after Rich had been doing jobs on the side for many years. The boys have grown the business smartly and steadily over the years, with no plans of slowing down.

Peoples State Bank and Clint Oelhafen, AVP, commercial lending officer, have been the perfect partners every step of the way. Scan the QR code to watch the compelling customer testimonial video!



*Watch
their
Video!*



Giving Back to Build Stronger Communities



Pictured left to right: Brandon Karaba, Vice President Commercial Banker, Braylee Karaba, Little League Player, Haddie Gauthier, Little League Player, and Ben Gauthier, Little League Coach.



Pictured left to right: Mark Dorow, Marathon County Park, Recreation and Forestry Department, Collin Hansen, Peyton's Promise, and RJ (Rick Kluck), Peoples State Bank Personal Banker.

As a community bank, our mission extends beyond financial services. We are deeply invested in the prosperity of our neighborhoods. Through charitable contributions, sponsorships, and giving of our time and talents, we create measurable and meaningful value for our stakeholders and the communities we serve.

We donated \$250 to the Rhinelander Little League team, helping to bring more play, fun, and smiles to local families.

We believe in building stronger communities, and this project is a perfect way to support the well-being of children in the Rhinelander area.



Peoples State Bank representatives Barb Jones, Jeff Musa, Stephen DeLassus, and John Osorio presented a check La Casa De Esperanza team.

We donated \$1,000 to Peyton's Promise in support of their "Change for good" drive at the Wausau Children's Festival, hosted by the Marathon County Park, Recreation and Forestry Department. Peyton's Promise is a student-operated organization that provides food and money to Marathon County food pantries to help those who need nutritional assistance.

We donated \$10,000 to La Casa De Esperanza's new Center for Financial Stability at 1915 N. Dr. Martin Luther King Jr. Drive in Milwaukee. The center is officially open and brings vital service, like free tax filing and financial coaching, to the community.



TRAVEL WITH EASE THIS SUMMER

OVER 55,000 **SURCHARGE-FREE** ATM LOCATIONS NATIONWIDE



FINDING AN **ALLPOINT** ATM IS EASY
JUST LOOK FOR THE ALLPOINT LOGO
OR SCAN THE QR CODE



Peoples
Member FDIC
STATE BANK

Stay In Touch & Check Your Accounts

It's critical to check your digital banking account regularly to stay on top of your financial progress, in tune with any bank-related news, and verify your personal information is up to date! At Peoples, we recommend a best-practice balanced approach, like once a week. At the very least, we recommend logging in once a month. Here's why:

Review Activity & Identify Anything Suspicious:

Tracking your finances is essential. It helps you recognize your spending habits and monitor any unusual activity. Always verify deposits and withdrawals, monitor loan payments, and report suspicious activity immediately!

Ensure Updated Information on File:

If you've moved or changed your contact information, we need to know! Even if you receive eStatements, we must know about your address, phone number, or name change. Not all financial documents can be sent electronically, and not all are forwarded through the mail. Ensuring correct contact information means important documents (such as monthly statements or tax information) won't be mailed to an old address and end up in the wrong hands! Keeping your records current will avoid delays in receiving important information from us.

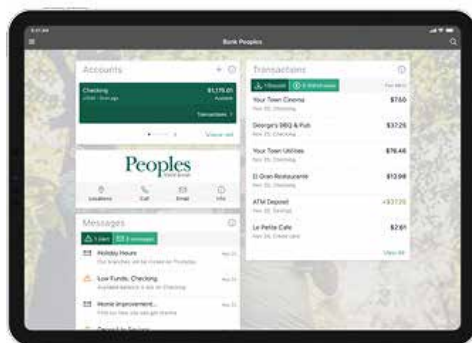
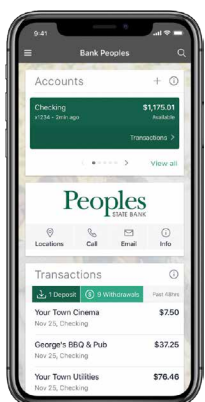
Avoid Overdraft Fees:

Checking your balance regularly helps you spot low balances, avoid overspending, and avoid extra fees and charges.

We get it! Life is hectic, and we're all busy. But trust us, checking your bank account regularly and ensuring accurate information is a smart habit to keep your financial health on track. Get started today!

Peoples offers many free digital banking tools to help you stay financially fit. Take advantage of them!

- **My Credit Manager:**
Easily track your credit score and history with personalized information and educational resources. Start using My Credit Manager today by logging into your account or via your Bank Peoples mobile app!
- **Spending Habits Tool:**
View all your financial data in one place to track your spending habits effectively!
- **Card Controls:**
Set up flexible alerts based on card activity, turn your card on or off at your discretion, or report a lost or stolen card. Access Card Controls by logging in online or via your Bank Peoples app.



SHOP LOCAL



Ideal Windows & Doors

At Ideal, we believe your home deserves the very best protection and style. Our Ideal Windows & Doors team brings warmth, beauty, and energy savings to every room with precision-crafted windows and doors designed to last. When it comes to your roof, our Ideal Roofing Specialist crew treats each project like it's our own home—delivering expert installation, durable materials, and lasting peace of mind. From the moment you call to the final handshake, we're here to make your home safer, more comfortable, and simply more "yours."

Ideal Windows & Doors

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Hours of Operation

Showroom and home visits by appointment.

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Eagle River Animal Hospital

Local | Dedicated | Professional

We are a full-service small animal veterinary practice, serving Eagle River and the Northwoods for over 30 years. Eagle River Animal Hospital is committed to a holistic approach to your pet's health and well-being. While always investing in modern diagnostic and therapeutic technologies, we never lose sight of foundational concerns such as lifestyle and nutrition. We welcome new clients, even if you're just vacationing in the area. Our caring, dedicated staff will treat your pets as if we would our very own!

Eagle River Animal Hospital

1720 Highway 45 North | Eagle River, WI 54521 | 715.479.7090

Hours of Operation

Monday-Friday – 8 a.m. to 5 p.m.

Saturday – 9 a.m. to 1 p.m.

Visit eaglerivervet.com and follow us on Facebook @eaglerivervet to learn more!

Want to promote your business in PeoplesTalk?

Email us at etalk@bankpeoples.com

GRILLED PIZZA

DIRECTIONS

STEP 1

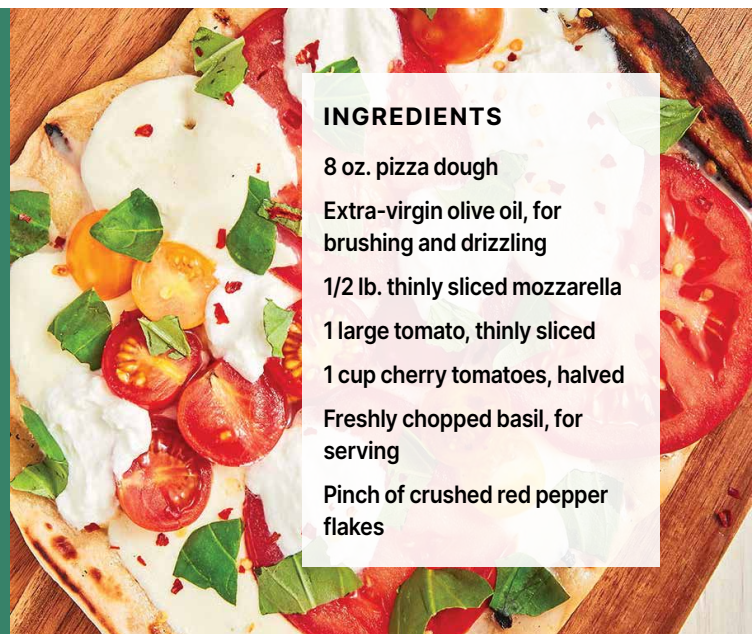
Heat grill over medium high heat. Divide pizza dough into 2 balls and use your hands to stretch out into a circle that's 8" wide. Brush both sides with oil, then place directly on grill grates. Cook until bottom is golden, 1 to 2 minutes, then flip. Immediately top crust with half the cheese, tomatoes, and ricotta, and continue cooking until bottom of pizza is golden, about another minute. Repeat with remaining dough.

STEP 2

Top with basil, red pepper flakes, and a drizzle of oil.

Recipe from delish.com

Make sure to submit your favorite recipe to: etalk@bankpeoples.com



INGREDIENTS

8 oz. pizza dough

Extra-virgin olive oil, for brushing and drizzling

1/2 lb. thinly sliced mozzarella

1 large tomato, thinly sliced

1 cup cherry tomatoes, halved

Freshly chopped basil, for serving

Pinch of crushed red pepper flakes