



## Renovated Website Offers Easier Access

In early April, Peoples launched our renovated website, providing a new look for our digital banking customers and anyone wanting to learn more about Peoples State Bank. While the clean new look offers easy navigation and links to many of the tools you have come to expect from Peoples, the behind-the-scenes platform has changed drastically. And with that change comes opportunities for you to access your money and your digital banking tools more easily.

"While offering an easy-to-navigate website with a more modern look, the new website platform aligns our back-end processing systems to provide customers with a more seamless integration with our digital banking tools." Said Tim Dively, Peoples State Bank's chief technology & operating officer.

You've probably seen the easy-to-find Login button to access your digital accounts or the always-present Book an Appointment button. And soon, we'll be adding another easy-to-use feature allowing you to open an account online. We'll be adding an "Open an Account" button on our website and our digital banking platforms, making it easier for anyone to open a checking or savings account at Peoples. Current customers are encouraged to open a new account after logging into their digital banking platform of choice. That way, your personal information will load automatically. "People are more accustomed to the convenience of opening an

account online," said Jeffrey Saxton, Peoples State Bank vice president, retail group lead. "Allowing current customers and new customers the ability to open a checking or savings account online provides them the flexibility to utilize the products Peoples offers at a time and place that is convenient for them."

Another recent customer update was adding the Allpoint ATM network, which provides more convenience for Peoples customers. As part of the Allpoint ATM network, Peoples customers can get cash at more than 55,000 surcharge-free ATMs across the globe. You can find those ATMs on our Locations/ATMs web page or download the Allpoint ATM app to your mobile device.



"Some customers may not have time to run to a Peoples location to withdraw cash," said Saxton. "The Allpoint ATM network includes ATMs in businesses throughout the communities we have branches, along with hundreds of locations across Wisconsin and the nation."

### PICTURED ABOVE

Peoples new website offers you easy navigation and better integration for new tools and digital banking opportunities.

## Peoples Earns Trifecta in Best of Marathon County Contest

**Thank you. Thank you. Thank you.** We appreciate your faith in Peoples State Bank in voting to grant us a trifecta of financial awards in the Wausau Daily Herald 2022 Best of Marathon County survey. Customers voted Peoples as the "Best Bank," "Best Mortgage Company," and "Best Financial Planning" in the annual contest.

"We can't thank our customers enough for voting for Peoples each year," said Scott Cattanach, Peoples State Bank president, and CEO. "Our staff is focused on guiding and adding value to your personal financial needs in banking, home mortgage financing, and retirement planning every day. These awards reflect your appreciation of what we provide and recognizes the dedication our staff has for our customers."

It's the 11th year in a row that Peoples has been honored as the best bank and the fourth straight year as the best mortgage company. It's the third time Peoples has been honored as the top financial planning company in four years.

## Staffing Updates at Peoples State Bank



WHITTAKER

Jill Whittaker was promoted to the newly created position as the Digital Branch Manager, after serving as a senior personal banker for more than five years in our Rhinelander location. In this new role, Whittaker leads

the Peoples team responsible for the bank's digital banking products.

"I see this new position as digital branch manager similar to our branch managers at each bank location," said Whittaker. "We're here to support our customers and the employees who are part of the team serving them."

"Jill has great customer service skills and a passion for helping our customers with our digital banking products, like our online banking and Bank Peoples app," said Jeffrey Saxton, Peoples State Bank vice president and retail group leader.



McCORMICK

Erin McCormick joined Peoples as vice president and northern Wisconsin retail team leader. McCormick will oversee the bank's retail operations in Rhinelander, Eagle River, and Minocqua. He succeeds Cindy Wright,

who announced earlier this year that she was retiring.

"I've learned through my many experiences in banking that customers don't care how much you know until they know how much you care," said McCormick. "Peoples is different than most banks. The customer is centric in all that we do. Taking time to listen and understand each specific customer's needs is important.

"Erin's extensive leadership skills will benefit Peoples in the Northwoods and throughout Peoples," said Jeffrey Saxton, Peoples State Bank vice president, and retail group leader.



OSORIO

John Osorio joined Peoples as the Waukesha Branch Manager, leading the bank's retail operations and staff, and assisting customers with their personal banking needs. He joined Peoples with more than ten years of banking experience.

"Peoples has a great reputation as a bank whose employees provide customers with great service," said Osorio. "With my previous experience as a branch manager, I will work with our retail bankers to help them continue to develop their customer service skills so that we always maintain top-notch assistance for all our customers."

"John's background in banking points to an attention to detail and focus on customer service that fits naturally at Peoples," said Barbara Jones, Peoples State Bank vice president, southeastern Wisconsin retail team leader.



HEINER

Amanda Heiner was promoted to Mortgage Loan Officer. Based at our Stewart Avenue branch, she will serve customers looking to build or buy their dream home, or refinance their existing mortgage in the Wausau area.

"Negotiating the paperwork and requirements to get a mortgage can be tricky—especially for first-time homebuyers," said Heiner. "My experience here at Peoples as a senior mortgage processor and my other banking experience will provide the background needed to help our customers through the maze of paperwork."

Heiner joined Peoples as a senior mortgage processor in October 2021 with more than 14 years of banking experience.

"Amanda's experience at Peoples and throughout her career points to an attention to detail and natural problem-solving skills," said Curtis McElhane, Peoples State Bank vice president, mortgage.

## Top 200 Community Bank

PSB Holdings, Inc., the parent company of Peoples State Bank, Wausau, Wisconsin, announced that for the 13th consecutive year, it has ranked among the nation's "Top 200 Community Banks." American Banker Magazine lists PSB Holdings, Inc. as the 105th top-performing bank, the second-highest rank of any Wisconsin bank eligible for consideration.

"Consistent recognition in this list of top performers demonstrates Peoples' strong financial foundation for our customers and shareholders," said Scott Cattana, president and CEO of Peoples State Bank. "This continued ranking affirms our approach that doing the right things for our customers supports their success and our community while meeting the goals of our many shareholders."

Community banks—like Peoples—are vested in improving the quality of life for their customers and employees in the communities they serve. American Banker ranks the Top 200 Community Banks based on the three-year average return on equity. PSB Holdings, Inc. continues to be the only bank based in central Wisconsin, and one of only five banks based in Wisconsin, to be included on the list.

AMERICAN BANKER

2022 Top 200 Community Banks

Peoples STATE BANK  
Member FDIC

## Helping Teens Understand Basic Financial Information

As children grow into their teens, they start to think about part-time jobs, spending money, and how they can purchase items they want. Here are some tips to help your teens make it into adulthood with a sound financial understanding.

### Make Them Responsible

Giving your teen choices on some minor financial decisions will help them be better prepared for making wider choices later on.

### Teach Budgeting

Budgeting is just knowing how much money you have coming in, going out, and where it's going. Providing a stipend for chores will help your teen understand the value of money. And it will give them the finances to begin setting a budget.

### Wants vs. Needs

In the most basic sense, needs are the things that help us sustain our day-to-day life, like food, clothing, and shelter. Beyond those needs are the things we want. It's also essential for you to help them understand that their wants may have to wait when money is tight.

### Bank Account Basics

Here are a few things they should know:

- Minimum balance requirements
- What it means to be overdrawn
- How to look at overdraft and other service fees
- How to access their account information
- The difference between checking and savings accounts
- How to see what they've spent their money on

### How to Pay Bills

Many of today's teens will go through life without writing many checks. But it's still a good thing to know. But if they don't write paper checks, they should know how to set up payments in their online account.

### Understanding Credit

Teens need to be aware of how to review credit card offers, watching for interest rates that are way too high. While you're at it, help your teen



understand the difference between a credit card and a debit card tied to their bank account.

### Help Them Save

Stress that money saved be used for true emergencies, like a major car repair, unexpected bills, or when they lose or change jobs. It's one of the harsher realities of life, but they need to know that just because you have a job one day doesn't mean you will the next.

### Plant a Retirement Seed

Retirement is likely the most significant expense they'll ever save for, so getting started as early as possible will pay big dividends.

### Knowing When to Ask for Help

Helping your teen understand that it is okay to ask for help and when to do that is critical. Purchasing a little-used app for their smartphone is a minor mistake. Getting behind on car payments is much bigger. Help them know they can turn to you for advice and support when needed.

Peoples State Bank has banking professionals who can answer your questions about finances, opening accounts, and help you and your teenager determine their course of action. Contact our customer service center at 888.929.9902 to learn more.

## Setting Alerts & Protections



**ALERT!**

You may not know it, but you have incredible control over your Peoples State Bank accounts. You can set alerts and notifications to let you know when money is taken out of or put into one of your accounts.

After logging into your account, choose Card Management and then Alerts & Protections to set up the notifications you'd like to see. You have several options to choose from including the type of merchant, type of transaction, and spending limits. Within merchant and transaction types, you can block or set notifications. And in spending limits, you can set allowable spending limits per transaction or for the month.

Want to learn more? Stop by your favorite Peoples location and talk to a personal banker about our digital banking products.

## Put Your Home's Equity to Work!

Ready to remodel? The equity you've built can help you get a low-interest loan to make improvements.

- Borrow up to 85% of the appraised value of your home (less outstanding mortgage balance)
- Competitive interest rates and low fees
- No restrictions on the use of money

Apply today online or call 888.929.9902 to speak to a personal banker.

**Peoples**  
STATE BANK

MEMBER FDIC  
LENDER



## Peoples State Bank Honored With a Shining Star Award

The United Way of Marathon County honored Peoples State Bank and our employees with a Shining Star Award. The honor is presented to organizations that demonstrate campaign growth, participation growth, per capita gift amount, leadership giving participation, corporate gifts, and volunteerism. A special thank you to all of the hardworking Peoples employees who give to United Way.

**Pictured left to right:** Jeff Sargent, Executive Director of United Way of Marathon County, Scott Cattanach, President & CEO of Peoples State Bank, Casey Jensen, Peoples State Bank 2021 & 2022 Campaign Co-chair, and Tiffany Arnold, Resource Development Director of United Way of Marathon County.



## SHOP LOCAL



### BB Jack's Pizza & Sandwich Lounge

Locally owned and operated by Frank & Pam Stimac. Family-friendly, relaxed atmosphere, offering exceptional food and service. Our menu includes a wide variety of food and beverages to satisfy all. We have a full-service bar, dining room, and outdoor patio seating area. We also offer event catering both on- and off-site.

**BB Jack's Pizza & Sandwich Lounge**  
900 Golf Club Road  
Wausau, WI 54403  
715.675.2460

## SHOP LOCAL



### Piala's Nursery & Garden Shop, Inc.

Piala's is a full-service nursery and landscape company in Waukesha. Family-owned and operated since opening in 1978, Piala's has grown into a second-generation business serving the greater Waukesha community. We're proud to grow a large array of plant stock including trees, evergreens, shrubs, perennials, annuals, and more.

**Piala's Nursery & Garden Shop, Inc.**  
S39W27833 Genesee Rd.  
Waukesha, WI 53189  
262.547.2677

Want to promote your business in PeoplesTalk?  
Email us at [etalk@bankpeoples.com](mailto:etalk@bankpeoples.com)

## FRUIT PIZZAS

### DIRECTIONS

- Bake cookies as directed if using homemade.
- Soften cream cheese on the counter for 30 minutes.
- When soft, add cream cheese to a bowl and beat until smooth.
- Add marshmallow cream and mix well.
- Add vanilla extract and stir again.
- Top cookies with cream cheese mixture and fruit of your choice. I like blueberries, mandarin oranges, raspberries, and kiwi for a rainbow of color!

*Recipe by Kasey on [allthingsmamma.com](http://allthingsmamma.com)*

Do you have a recipe you'd like to share with our readers?  
Email us at [etalk@bankpeoples.com](mailto:etalk@bankpeoples.com)



### INGREDIENTS

- 1 dozen store bought or homemade sugar cookies
- 1 8 oz cream cheese
- 1 small jar marshmallow cream
- 1 teaspoon vanilla extract