



# THE PEOPLES COMMUNITY BANK

[ 1st Quarter ]

## Simply *MORE*

### Saying 'I Do' to Sharing Finances

Getting married? Or, perhaps moving in with a significant other? Regardless of your relationship, there are some financial aspects you should consider when sharing expenses. It is important to communicate, understand concerns and options, and decide how you are going to share financial responsibilities. This includes how deposit accounts, budgets, credit, and debt are going to be managed.

Deposit Accounts - You should discuss your bank accounts and whether you will have individual, joint, or a combination of both joint and individual accounts. Determine which accounts will be used to pay for regular recurring expenses or hold savings you did not spend at the end of the month. Also, consider building a savings or rainy day fund for when unexpected expenses or costs come up. Having a separate savings account may be a good way to store funds for emergencies or to pay for unexpected expenses.

Budgeting - Discussing a shared budget can be very helpful. Start out by listing each of your income sources and expenses. It is important for each party to disclose their income, expenses, and ability to pay expenses. Once your budget items are listed out, you can come up with a plan on who pays for what, how much to save, and even create a solution to pay down any debts each of you owe. Depending on the nature of your relationship, here are a few ways of going about paying for things to get you started:

- Combine all income and pay all debt and obligations together.
- Split the financial responsibility and agree on who pays for what expenses.
- Use an income-based or percentage approach. If one partner brings in sixty percent of the income and the other forty percent, then the debts and bills are also paid for in the same percentages.

Credit Reports - Understand what is on each other's credit report. This will help avoid surprises if you decide to apply for a loan together in the future. You can work together to build your credit scores too. Information on a credit report will usually determine the cost (interest rate and fees) and terms of the loan, such as how long you will have to repay it.

For more information, check out this article:  
<https://www.fdic.gov/resources/consumers/consumer-news/2022-07.html>

#### PCB

### Newsletter Highlights

SAYING 'I DO' TO  
SHARING FINANCES

EMPLOYEE SPOTLIGHT -  
CAROL MEISE

AVOIDING SCAMS WHILE  
SHOPPING ONLINE

BACK TO THE INVESTMENT  
BASICS



## Simply Good Banking™

# Avoid Scams While Shopping Online for Bargains

During the holiday season, we tend to make a lot more purchases online for travel and gifts, so it's especially important to be vigilant about protecting your money. Here are some of the most common scams to watch for:

**Fake Websites & Apps** - Scammers often create fake websites that are so similar to the sites of popular retailers, it easily tricks consumers into providing payment information. Scammers have also developed fake apps that contain malware.

Be careful of apps or websites that ask for suspicious permissions, such as granting access to your contacts, text messages, stored passwords, or credit card information.

**Email Links** - Avoid clicking on links in unsolicited emails or emails from unfamiliar sources. The links may lead to an illegitimate website attempting to get you to enter your credit card or other personal information. Some links may download malware (malicious software, such as computer viruses) to your computer when you click on them that can steal your banking information, including login identification, passwords, and credit or debit card numbers.

**Making Payments on Unsecure Sites** - Before paying for a purchase online, make sure the website you're on has "https" at the beginning of its URL with a lock symbol. This means the site has a protected network connection. Websites with "http" at the beginning of the URL with no "s" are more vulnerable to attacks by

scammers who steal credit card information by monitoring network traffic.

**Using Public Wi-Fi to Shop or Access Sensitive Information** - Wireless connectivity, also known as Wi-Fi, allows your laptop, PC, or mobile device to connect to the internet without a physical wire connection.

For more information, check out this article: <https://www.fdic.gov/resources/consumers/consumer-news/2022-12.html>

## Employee Spotlight Carol Meise



Carol has been a key member of the PCB family for over 21 years. Starting out as a teller in Spring Green and then becoming part of our awesome Data Processing department. Her patient and friendly personality helps the department get through the busy day. Carol always looks out for the customer, whether she's processing a wire, posting ACH originations, or working on debit card maintenance. Carol says "I'm proud to be part of a bank that strives to stay competitive in this ever changing

environment." Carol has been part of our community all her life, growing up on a large dairy farm in the River Valley area. She and her husband, Greg, have three grown children and four grandchildren they cherish spending time with and continuing family traditions. In her free time, she enjoys going on bike rides, gardening, cooking and baking excellent pies.



## Home Equity Line of Credit

Create financial flexibility by tapping into the equity from your home so you can take on that home improvement project, cover education expenses, or pay for a dream wedding. And because a HELOC is secured by the equity in your home, the interest rate is often more competitive than unsecured forms of debt making it a great option for consolidating high-interest debt. With a HELOC you'll have ongoing access to your funds from a revolving line of credit. That means that you can borrow funds when you need them and, as you repay, the amount of available credit is replenished. Use it when you need it.

### ATM LOCATIONS

Use your ATM or Debit Card free of surcharge fees at more than 37,000 ATM locations nationwide.



Visit [www.moneypass.com](http://www.moneypass.com)

*The Peoples Community Bank*

222 W. Commercial St.  
Mazomanie

*The Peoples Community Bank*

187 S. Central Ave.  
Richland Center

*The Peoples Community Bank*

166 S. Lexington St.  
Spring Green

*Rite-Way Plaza*

Hwy 14  
Spring Green

*Plain Kwik Stop*

995 Wachter Ave.  
Plain





# New at PCB

## Jordan Mark

Jordan is our newest floating CSR in Mazomanie, Arena and Barneveld. She is a graduate of River Valley High School and new to the banking industry. In her free time, she loves spending time with her boyfriend and their two kittens.

You're also likely to find her enjoying a bag of M&Ms while getting lost in a great book.



## Christine Clement

Christine is our newest CSR in Spring Green. She moved to the Spring Green area about 3 years ago after marrying her husband Tom. She is originally from Argyle. For over 30 years she worked for USPS as a postmaster before making the transition to banking. In her free time, she and her family love to take their 5th wheel camping or enjoy a cruise to some place exotic.



## Back to the Investment Basics

The longer I'm in this business the more convinced I am that change is the only constant. I realize that market ups and downs can be extreme and unpredictable, and that volatility can play havoc with your nerves. In times like these, I like to remind my clients to expect the unexpected and try not to let emotion derail your long-term investment plans. One of the most common temptations is to lose patience and sell as prices continue to drop.

Now may be a good time to re-evaluate your portfolio - to get back to basics. Here is some back to basics advice:

- Don't Panic
- Assess your situation — what isn't working
- Long-term investors: don't give up on stocks\*
- Have your original investment goals or objectives changed?
- Do you have a well-balanced portfolio; if not, where is the under- or over-exposure?

\*Stock investing involves risk including loss of principal.

Contact me today to schedule your no-obligation, no-cost portfolio review at 608-383-1333 ext. 4606

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

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Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value



**Rob Rynes**  
LPL Registered Representative

### Arena

Phone: 608.753.2325  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

### Barneveld

Phone: 608.924.4611  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

### Mazomanie

Phone: 608.795.2120  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
7:00am-5:30pm  
Saturday: 8:00am-Noon

### Plain

Phone: 608.546.2810  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

### Richland Center

Phone: 608.383.1333  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:30am-Noon

### Spring Green

Phone: 608.588.7959  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

# Fill an Empty Table & Giving Trees



Our annual Fill an Empty Table campaign has come to a close for the year, and we couldn't be more thankful for all the community support this campaign gets. While we do not have the totals yet, we received an abundance of items and monetary donations that will help those in need in our communities immensely. We will report the official total donations in our next newsletter.

During the holiday season, many families need assistance to provide children with a few gifts for Christmas. Each year, we partner with local community leaders organizing a Giving Tree to help provide a memorable Christmas for these children. Thank you to all who picked up a star or donated items for gifts this year, it will truly mean the world to these kids.

## Halloween



So much fun was had during our Halloween contest. Featured here is our group winner, Spring Green, and our individual winner, Stacy Dyreson!

## Employee Anniversaries

**We recognized these awesome employee's anniversaries in Q4**

Brenda Bindl - 20 years  
Carol Meise - 21 years  
Hailey Seep - 1 year  
Jay Heibel - 10 years  
Katie Peterson - 4 Years  
Kristina Laack - 1 year  
Laura Sullivan - 23 years  
Mary Lynn Johnson - 23 years  
Maryann Ewing - 8 years  
Mike Nachreiner - 19 years  
Nicole Feiner - 5 years  
Rena Hohneke - 17 Years  
Sami Schwartz - 4 years  
Stacy Dyreson - 33 years

## Community Happenings

### JANUARY

- 1 - New Year's Day
- 2 - Bank Closed (in observance of New Year's Day)
- 16 - Dr. Martin Luther King Jr. Day (bank open)

### FEBRUARY

- 3 - St. Luke's Fish Fry - Plain
- 10-12 - Scandihoovian Winter Festival - Mt. Horeb
- 14 - Valentine's Day

### MARCH

- 3 - St. Luke's Fish Fry - Plain

