



THE PEOPLES
COMMUNITY BANK

[1st Quarter]

Simply *more*

A Message from the President

By: Kevin Ravenscroft

As we reach the close of another year, I want to take a moment to reflect on the progress we've made, the challenges we've overcome, and the incredible opportunities that lie ahead for our bank and the communities in which we live and serve.

Like many organizations, we faced economic challenges in 2025, shifting market conditions, and changing customer expectations. But, what stands out to me is how we, together, adapted to those changes. With the changing interest rate environment, the challenging housing market, rising costs, and most recently the government shutdown, we want you to know that we are always here and a trusted partner to help you, guide you, and provide you with sound advice. Community is important to us and it is part of our ongoing belief that a thriving community benefits us all, and we are proud to play a role in that.

At the heart of everything we do is our commitment to serving our communities. Throughout the year, we continued to prioritize local businesses, supporting their growth with flexible loan products, fraud tools, and financial education. We also continue to help individuals, families, and small business owners understand how to manage their finances, plan for the future, and make informed decisions.

I also want to acknowledge the hard work and dedication of our employees, whose passion and commitment make all of this possible. They are the heart and soul of this organization, and I am confident that with their continued support, we will achieve even greater things in the year ahead.

On behalf of the entire bank, I want to express my deepest gratitude to you, our customers, for entrusting us with your financial needs. We take that responsibility seriously, and it's an honor to support you as you work toward your goals. As we move into 2026, please know that we remain committed to being your trusted partner, helping you navigate both the opportunities and challenges the future holds.

Wishing you and your family a prosperous and joyful holiday season!



Kevin Ravenscroft
President & CEO

PCB Newsletter Highlights

A MESSAGE FROM THE
PRESIDENT

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PAY THE EASY WAY WITH
MOBILE WALLET

WHY IT'S IMPORTANT
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DESIGNATIONS

FILLING TABLES,
FEEDING HEARTS

FOCUS ON FRAUD

Simply Good Banking™

Milestones & Movements

Congratulations on your Retirement!

After 20 years of dedicated service, we are proud to announce the upcoming retirement of Joy Bettinger, Personal Banker at our Spring Green location at the end of February.

Joy began her career with us as a Customer Service Representative in Plain, and through her commitment and passion for serving customers, she went on to become the Personal Banker and Branch Manager in Spring Green. Over the years, Joy has become a true fixture in the Spring Green community, known for her kindness, professionalism, and genuine care for everyone she serves.

We are deeply grateful for the positive difference Joy has made in the lives of countless customers and coworkers throughout her career. While she will be greatly missed, we are excited to celebrate this well-earned next chapter and wish her every happiness in retirement.

Please join us in thanking Joy for 20 wonderful years of service and in congratulating her on a well-deserved retirement!



Joy Bettinger

Welcome to PCB



Deb Stiemke

Deb Stiemke joins us as our newest Loan Servicing Representative in Arena. With 20 years of banking experience, Deb brings a wealth of knowledge to her role. She previously worked for The Peoples Community Bank for many years and has experience in Loan Processing and Mortgage Lending.

Deb and her husband, Nathan live in Bear Valley with their two sons. In her spare time, she loves to spend time with family and listening to ball games on the radio. She shared "I am so excited to come back and work with all the customers at coworkers at The Peoples Community Bank!"



Join our team!

We have the following open positions:

- AVP - Personal Banker & Location Manager - Spring Green
- AVP - Personal Banker & Location Manager - Richland Center

Please contact Elly Schram at eschram@thepcb.bank for more information if interested.

Pay the Easy Way with Mobile Wallet

Did you know you can use Apple Pay, Google Pay or Samsung Pay with your debit card to pay quickly and conveniently in stores, online or for in-app purchases?

Designed to protect your sensitive card information and make purchases as quick and easy as possible, the mobile wallet is changing the way we shop. Just activate the mobile wallet application on your mobile device and follow the prompts to quickly add your debit card to your phone, tablet or smartwatch. Once verified, you are instantly able to make purchases by simply holding your device near the contact less reader at checkout and verifying the purchase with a scan of your fingerprint, Face ID, or passcode. Simple as that.

Learn more at <https://www.thepcb.bank/digital/mobile-wallet>.



Why It's Important to Update Your Beneficiary Designations

Have you ever wondered why people claim, "the devil is in the details"? When it comes to Beneficiary Designation, this couldn't be a truer statement – an unsuspecting and seemingly insignificant detail can often be complex or create problematic consequences. Having your estate plan in order is an important aspect of comprehensively managing your wealth; this includes executing the applicable estate planning documents. However, one highly important aspect of your estate planning is one easily overlooked – your account and policy Beneficiary Designation. Not giving your account/policy beneficiaries the attention they deserve can result in unintended consequences and derail your dedicated efforts to execute an estate plan for the distribution of your assets.

The reality is, although you may have executed the applicable estate plan documents, it's possible that a portion or all your assets will not be distributed under the last will and testament or revocable living trust you executed. Assets held in certain types of accounts, or through insurance policies, will be distributed according to the Beneficiary Designation on file. Because of the contractual nature of these beneficiary eligible accounts and policies, the Beneficiary Designation on the account/policy takes precedence over any distribution plans under your wills and trusts in your estate plan.

The reasons the Beneficiary Designation are often overlooked and not given the consideration due is threefold.

- First, the Beneficiary Designation is completed in a piecemeal fashion at the time accounts are originally opened.
- Second, there are often no prompts given to review your beneficiaries over the years.
- Third, and possibly the easiest to avoid, the Beneficiary Designation is not organized in a manner for easy review. By completing and updating the Beneficiary Designation on each account or policy, you may avoid these pitfalls:
 - Non-designated assets passing to your estate and becoming subject to costly and timely probate proceedings
 - Loss of favorable tax treatment
 - Thwarting of well-planned and complex distribution strategies
 - Assets passing to recipients not of your choosing

Thus, conducting a review of your Beneficiaries annually or upon life altering events is critical to your overall estate plan. **For further information, reach out to your 401K provider.**



**PCB WEALTH
MANAGEMENT**

Your wealth *simplified.*

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Filling Tables, Feeding Hearts

This holiday season, our community once again showed the true meaning of generosity through our annual Fill an Empty Table Campaign. Together, we raised an incredible \$5,213.00 in funds and food donations to support local area food pantries, helping ensure neighbors in need have access to nourishing meals during a time when it matters most.

This success was made possible through the kindness of staff and community members who donated, shared, and encouraged others to give. We are also proud to have contributed through a \$2,000 matching donation, doubling the impact of every dollar given and strengthening the support reaching families across our region.

As many households continue to face rising costs for essential needs such as food, housing, and utilities, food insecurity remains a growing challenge. For some families, the choice between paying bills and putting meals on the table is a very real and painful reality. Local food pantries are often the first line of support for individuals, seniors, and families navigating these hardships and the need for assistance continues to increase each year.

The Fill an Empty Table Campaign takes place during the holiday season intentionally, when financial strain can be especially heavy. While many gather around full tables to celebrate, others may be quietly struggling. This campaign ensures that more families can experience the comfort, dignity, and warmth of a shared meal during the holidays.

We extend our heartfelt thanks to everyone who donated and helped spread the word. Your generosity has made a meaningful difference in the lives of many, and together, we truly helped fill empty tables with hope this holiday season.



Arena

Phone: 608.753.2325
Drive-up Hours: Mon.-Fri.
9:00am-5:00pm
Saturday: 9:00am-Noon

Barneveld

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

Mazomanie

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

Plain

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

Richland Center

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

Spring Green

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

Focus on Fraud *Don't Get 'Juice-Jacked' at Airport USB Ports*

The FBI and FCC have both issued repeated warnings about something many of us do without thinking—plugging our phones or tablets into public USB charging ports. And now, the Transportation Security Administration (TSA) is joining in, telling travelers to steer clear of USB ports in airports.

Why? "Juice-jacking." It's when cybercriminals use USB charging connections to steal information or install malware on your device—often without you knowing.

TSA says airport charging ports are especially risky during peak travel seasons. A hacker en route to a destination, or we hate to say it, but perhaps an airport worker that does this as a side gig, can tamper with public kiosks or leave infected cables plugged in, waiting for someone in a rush to connect. Sometimes, bad actors even hand out free "promotional" cables pre-loaded with malware.



To protect yourself:

- Charge all of your devices full before leaving home.
- Carry your own wall adapter and plug into an outlet, not a USB port.
- Use an airline-approved portable power bank.
- Disable USB data transfer in your device or disable the ability to use accessories if the device is locked.
- If it's critical and you must use a public charging station, turn off your device first.

Halloween at PCB



Community Happenings

JANUARY

- 1 - New Years Day (bank closed)
- 19 - Martin Luther King Jr. Day (bank closed)

FEBRUARY

- 7-8 - Scandihoovian Winter Festival - Mt. Horeb
- 14 - Valentine's Day

MARCH

- 1 - Arena Fire Department Pancake Breakfast

HAPPY
NEW YEAR
2026

If you have a community event you'd like included in our Community Happenings for the next quarter, email aclemmons@thepcb.bank or call us at 608-795-1170.