



THE PEOPLES
COMMUNITY BANK

[2nd Quarter]

Simply *MORE*

Your Small Business Deserves Big Support

Your small business may need a variety of deposit services and credit products. Maintaining good credit and avoiding scams are also important for your small business. Here are some ways to keep you and your business on the road to success.

Personal and business deposit accounts

Keep your personal and business accounts separate. Here's why:

- The separation makes it easier to authorize employees to handle day-to-day business banking tasks on behalf of your business without accessing your personal accounts.
- The Internal Revenue Service recommends separating your personal accounts to make recordkeeping easier for tax time.

There are some services your bank can provide to support your business that might not be available for personal accounts:

- Business deposit accounts help establish contactless customer payments, credit cards, or checks specifically for your business, which can make transactions with customers and suppliers more efficient to handle.
- Many banks have designated teams focused on small business to help you identify other useful bank products and services.

Maintain a good business credit history

If you are an established business, having good credit history may help you negotiate better terms on loans, which in turn can help save you money. Loans to most new businesses are reviewed based on the personal credit of the owner.

Applying for a business loan - Manage your business credit well to increase the likelihood of getting approved for a loan when you need it. Good credit also helps you qualify for better loan terms.

Monitoring your personal and business credit - An accurate credit history will help you guard against identity theft and avoid unexpected credit issues when you go to apply for a loan.

Avoid scams targeting small businesses

Scammers are out there and will do what they can to exploit your business. Here are a few scams to watch out for, so you can protect your business and your money.

Ransomware is a type of malware created to lock or encrypt files on an electronic device like a smart phone or computer. Phishing is a term for scams commonly used when a criminal uses email to ask you to provide personal financial information. Smishing is similar to phishing, but instead of using email, the criminal uses text messaging to reach you. Vishing, similar to phishing and smishing, is when scammers use phone services such as a live phone call, a "robocall," or a voicemail to try to trick you into providing personal information by sounding like a legitimate business or government official.

For more information, check out this article:

<https://www.fdic.gov/resources/consumers/consumer-news/2022-05.html>

PCB Newsletter Highlights

YOUR SMALL BUSINESS
DESERVES BIG SUPPORT

EMPLOYEE SPOTLIGHT -
TOM TRAUTSCH

TAX REFUND TIME

TOP WORK PLACES 2023
WINNER!

SECURITY & COMFORT WITH
THE PEOPLES COMMUNITY
BANK



Simply Good Banking™

Tax Refund Time!

Here are a few tips to ensure that your money arrives as quickly and safely as possible, once you have submitted your federal taxes and know you have a refund coming to you. It is also a good time to consider how to get the most out of your money.

The Refund Process

The fastest way to get your tax refund is to have it electronically deposited into your bank account through the IRS Direct Deposit Program. It's free to consumers, and it allows you to deposit your refund into as many as three separate accounts.

While you can still receive your refund in the form of a paper check, there are several advantages to direct deposit. Not only is it faster, direct deposit is also more secure. Refund checks sent through the mail can be

lost, stolen, or returned to the IRS, if undeliverable.

Protect Your Money From Tax Scams

Be sure your refund is protected. If your personally identifiable information (PII), such as your name, address, and Social Security number, is stolen, scammers can use your information to open credit card accounts and loans or file a fraudulent tax return in your name. This information also allows a thief to claim your refund.

Identity thieves have also been known to pose as IRS agents, providing fake names and IRS badge numbers. Some even create fake phone numbers that appear on your caller ID as coming from the IRS. These thieves often threaten people with audits, deportation, and other legal action or promise checks for unclaimed funds.

The IRS initiates most contacts through regular mail delivered by the United States Postal Service.

What To Do With Your Refund

You may want to consider using your refund to start or augment emergency savings. Having emergency savings provides peace of mind when something unexpected occurs, such as a major car or home repair. If you are carrying a credit card balance, think about using your tax refund to pay it down or even pay it off. To get the most from your money, it may make sense to pay off a credit card with a high interest rate, which is compounding month after month.

For more information, check out this article: <https://www.fdic.gov/resources/consumers/consumer-news/2023-02.html>

Employee Spotlight

Tom Trautsch



Tom is one of our excellent commercial lenders. He joined PCB in 2020 and brought with him over 22 years of commercial lending experience and over 30 years of banking knowledge. Tom says what he likes most about PCB is his coworkers and their true sincerity to one another and our customers. Tom brings exciting new ideas to the bank and always provides our customers with friendly, personalized service.

He and his wife moved to the area in 2020 and love the rural area and small town community setting. Being near his two adults sons who live in the Madison is an added perk. He and his family enjoy touring and hiking National Parks all over the country. In his free time, you can find him fishing, hunting and hiking.



Top Work Places 2023!

We couldn't be happier to have been named a 2023 Top Work Place by the Wisconsin State Journal & Madison.com! This award is given out to only 71 business out of 1,520 within the Dane, Sauk Columbia & Rock counties.

What makes this award so meaningful is that it's based on the feedback from surveys our employees completed back in the fall. Thank you to our amazing staff for your hard work and dedication to providing the best possible banking experience to our customers. A Bank filled with happy, productive employees is one of the best testimonials we could hope for.

If you or someone you know is interested in joining our awesome team, we have an open Personal Banker position at our Barneveld location. Contact Quinn at qchristensen@thepcb.bank or 608-588-9943 for information.

ATM LOCATIONS

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



Visit 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



Executive Team

Mortgage Lenders



Investment Team



Personal Bankers



Commercial Lenders

New at PCB

Katherine is a Junior at Richland Center high School and involved in the Forensics Club, National Honor Society and is the Treasurer of the RCHS Student Council! In her free time, you can catch Katherine reading and watching movies, spending time with family and friends and finding a new place to travel to. Katherine enjoys working with all her coworkers and getting to know the customers.



Katherine Hall
Customer Service Representative - Richland Center



Reyanna Walsh
Customer Service Representative - Richland Center

Reyanna brings with her plenty of hospitality and customer service experience. In her free time, she enjoys going to demolition derbies and cheering on her soon to be Husband. When not at a derby, she is busy preparing for their upcoming wedding and the arrival of their baby girl! Reyanna shared she really loves all the people she works with and getting to know all the ins and outs of the banking world.

Security & Comfort with The Peoples Community Bank

With all the recent news and headlines of the bank failures of Silicon Valley Bank in California and Signature Bank in New York, I wanted to assure you that our community bank is doing well and remains strong. We continue our mission as a strong community bank who is ready and willing to meet your needs.

We truly appreciate your support over the past 130+ years. I know without that support, we couldn't give back to our local communities and use the local deposits we have to lend out to our small businesses, farms, and individuals to pursue their dreams. This is what we call Simply Good Banking! As many community bankers will tell you, it is very rewarding to work with someone to help them accomplish their financial goals in life and see the success of their hard work.

The headline news of these bank failures is very different from your local community bank. We are well diversified and serve the communities that support us. We are not a large bank heavily concentrated on financing a specific industry. We don't take lightly the trust you put in us to provide you with the safety and security you'd expect from your bank.

We are continually rated a 5-star bank by Bauer Financial, Inc., the nation's leading independent bank rating service. This is important to us as it signifies our strength as a strong and healthy financial partner. We continue to remain highly capitalized and highly liquid so we can focus on our mission, no matter the economic times that we may be in.

We appreciate your trust in us. If you'd like further information on any of this, or to discuss FDIC Insurance, how it works, or other sources of protection, stop in and see us. Our personal bankers would be more than happy to review these options with you. You may also find great resources on the FDIC's website at www.fdic.gov.



Kevin Ravenscroft
President & CEO

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

Pi(e) for a Cause

Giving back to our communities is one of our core values, so we decided to have some fun with a little competitive fundraiser. Each location nominated one employee. The employee who raised the most funds would get to decide what local non-profit to donate the funds to. They would also win a pie to the face from the top donor! Mike Nachreiner was able to raise the most funds and is excited to donate over \$2,500 to the Spring Green Community Center.

Shred Event

PCB is excited to host a FREE shred event for our great customers.

Date: Saturday, April 22nd

Time: 8:30am - 10:30am

Location: PCB Mazomanie (222 W. Commercial St.)

Cost: FREE!!

Limit of up to 3 bags or boxes of paper per customer (50lbs).

All materials must be paper products.

NO:

3-ring binders, hanging file folders, binder clips, plastic sheet protectors, media (CDs, floppy discs, tapes or credit cards)

Employee Anniversaries

We recognized these awesome employee's anniversaries in Q1

Amy Richard - 25 years

Ashley Clemons - 1 year

Chris Parchem - 16 years

Derek Tranel - 2 years

Diane Wipperfurth - 25 Years

JoDee Walker - 21 years

Joy Bettinger - 17 years

Krista Handel - 32 years

Lauri Liegel - 19 years

Tom Delagrave - 9 years

Tom Gainor - 9 years

Community Happenings

APRIL

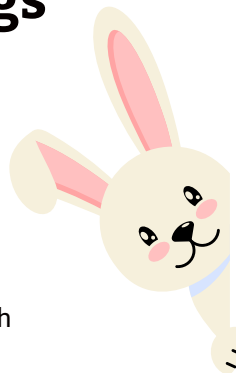
- 7 - Good Friday (bank closed at 4:00pm)
- 9 - Easter
- 22 - PCB Shred Event - Mazomanie
- 22 - Dodgeville City Wide Garage Sales
- 23 - Westbrook Hills Men's League Chicken BBQ - Plain
- 23 - Musicians Unite RV Chorus Concert - St. Luke's Church

MAY

- 4-6 - Barneveld Community Garage Sales
- 5 - St. Luke's Fish Fry - Plain
- 6 - Barneveld Advancement Brat Stand
- 12 & 13 - Plain Village Wide Garage Sales
- 14 - Mother's Day
- 20 - Sauk Prairie Garage Sales Days
- 27 - River Valley High School Graduation
- 28 - Wisconsin Heights High School Graduation
- 28 - BobFest - Spring Green
- 29 - Memorial Day (bank closed)

JUNE

- 3 - Iowa County Dairy Breakfast - Arena Cheese
- 3 - Barneveld High School Graduation
- 4 - Richland Center High School Graduation
- 8-10 - Mazomanie Community Garage Sales
- 11 - St. Luke's Parish Festival - Plain
- 15 - Car Show - Richland Fairgrounds
- 16 - PCB Ice Cream Social - Arena Centennial Celebration
- 18 - Father's Day
- 24 & 25 - Spring Green Art Fair
- 24 - Burning Sky Concert - Mazomanie
- 30 & July 1 - Fire on The River - Sauk City



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