



## Simply *MORE*

### Saving for the Unexpected and Your Future

#### Questions to ask yourself now

Saving for emergencies, retirement, or other expenses can seem difficult, but there are some strategies that can make it easier. Saving can start with identifying your savings goals, finding unnecessary expenses to cut, and deciding where to put your savings.

#### Do I Have Savings Goals?

Knowing why and how much you want to save can help you stick to a plan. For example, if you have a young child, ask yourself if you plan to help pay for college. Research indicates that children who have a college savings fund are more likely to go to college than those who don't.

Perhaps you have shorter-term goals, like to plan a vacation or wedding, or to make a large purchase for your home. Establishing the amount and timeframe within which you want to save can help you break down a larger amount into more manageable amounts to save over time.

#### How Can I Spend Less?

Review how much you spent in the last few months and consider ways to cut back. Start by reviewing recurring expenses, even small ones, and determine what you might be able to cut out, downgrade, or find a better deal on elsewhere. Determine what you can change to help you reach your financial goals. For example, try to pay less in interest. If you have multiple loans or credit cards, pay off the ones with the highest interest rates first.

#### Am I Saving Money on a Regular Basis?

Automatic transfers into savings on a set schedule can help you save money before you spend it. You can arrange with your bank to automatically transfer a certain amount from your checking account into a savings or investment account on a regular schedule. Automatic savings programs help to build an emergency fund or save for the future.

#### Do I Have an Emergency Savings Fund?

Financial experts generally recommend that you have at least six months of living expenses in a federally insured product, such as a savings account or a certificate of deposit (CD). Just note that CDs generally have a penalty for early withdrawal, so be sure to check with your bank on fees. To build your emergency savings fund, consider a combination of regular, automated deposits and any "windfalls" you receive, perhaps from a tax refund or a bonus at work.

For more information, check out this article:  
<https://www.fdic.gov/consumer-resource-center/2025-01/saving-unexpected-and-your-future>

### PCB

#### Newsletter Highlights

WHAT IS A PREFERRED LENDER IN AGRICULTURE FINANCING

EMPLOYEE SPOTLIGHT - WELCOME!

PROTECT YOUR BUSINESS WITH POSITIVE PAY

WHAT IS A ROTH IRA?

PCB CREW SHOWCASE - WIS-COAT

FOCUS ON FRAUD

# What is a Preferred Lender in Agriculture Financing?

The Peoples Community Bank is proud to participate in the Farm Service Agency's (FSA) Preferred Lender Program (PLP), a distinction we have held for several years. As a PLP-designated lender, we are recognized for our extensive expertise in agricultural lending and our proven ability to meet the rigorous standards set forth by the FSA.

By choosing The Peoples Community Bank, customers gain access to highly experienced agricultural lenders who can design financing solutions tailored to their unique needs. The FSA Guaranteed Loan Program provides borrowers with flexible payment terms, both fixed and variable rate options, as well as amortization and fixed interest rates for up to 30 years.

There are two primary types of guaranteed loans offered through the FSA program: Farm Ownership Loans and Farm Operating Loans.

- Farm Ownership Loans can be used to purchase farmland, construct or repair buildings and other fixtures, develop land for soil and water conservation, or refinance existing debt.
- Farm Operating Loans provide financing for livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other day-to-day operational costs. These loans can also be used for minor improvements to buildings, land and

water development, family living expenses, or debt refinancing under specific conditions. Depending on the borrower's needs, these loans may be structured as term loans or lines of credit.

In addition to our PLP designation, The Peoples Community Bank is also involved with FSA's Beginning Farmer Program, which supports farmers with less than 10 years of experience, and the Socially Disadvantaged Farmer Program, which assists eligible farmers who meet certain criteria.

**Eric Drachenberg**  
Ag Lender



## Employee Spotlight

Elly is our new HR Administrator / Executive Administrative Assistant. Originally from the east coast, Elly moved to Wisconsin to attend Edgewood College where she earned her Bachelors Degree in Communications. She, her husband and two daughters have called Spring Green home for a few years now. In her free time, Elly enjoys trying out new recipes, exercising, reading a good book and spending time with her family and friends. Elly says "I'm very excited to fill this new role at PCB and am looking forward to building great relationships with all my new teammates!"

Welcome, Elly!

## Protect Your Business with Our New Positive Pay Feature

Positive pay brings peace of mind to your business finances by distinctly listing transactions as they clear your account. This service enables you to be in control - reviewing items for accuracy, keeping track of outstanding items, enabling you to return fraudulent transactions within the proper timeframe, and more.

- Check Positive Pay - Ability to compare a list of issued checks provided by your business against checks clearing your account.
- ACH Credits & Debits - Each clearing ACH item is presented for review. Ability to add approved transactions to an approved list, return transactions, and block the senders originating ID.
- Reverse Positive Pay - We provide a list of items clearing your business account and allow for the review/return of items as needed.

### ATM LOCATIONS

Use your ATM or Debit Card free of surcharge fees at thousands of ATM locations in Wisconsin and Minnesota.

*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

# What is a Roth IRA?

A Roth IRA is funded with after-tax contributions and offers tax deferrals on any earnings in the account. Withdrawals from the account may be tax free, as long as they are considered qualified.

Unlike a traditional IRA, there are no income tax deductions allowed for Roth contributions.

I can help you explore these choices, and guide you through the necessary steps. Call 608-795-1161 to set up a meeting today!

Withdrawals of earnings prior to age 59 ½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Limitations and restrictions may apply.



## PCB WEALTH MANAGEMENT

Your wealth *simplified.*



**Mike Peterson**  
LPL Registered Principal

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# PCB Crew Spotlight

## Wis-Coat

Wis-Coat excels in asphalt maintenance, serving residential and commercial clients. Their offerings encompass crack filling, seal coating, patching, and striping. Crack filling prevents damage, while seal coating shields against the elements. Patching restores damaged areas, and professional striping ensures safe parking. With a focus on quality and customer satisfaction, Wis-Coat is your trusted partner for preserving and enhancing driveways and parking lots. They are based in Lone Rock and service all of southwestern Wisconsin. Ensure your driveway or parking lot are ready to endure the winter weather.



Book your next asphalt project with Wis-Coat and redeem \$50 off any service by showing your PCB Debit or Credit card as part of our PCB Crew Program!

### 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.  
8:00am-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 *Free Game, Costly Malware*

Cybercriminals are offering a free video game to try to trick you into downloading malware. They post a job offer online, claiming that if you download a free game, "PirateFi," you can be paid to monitor the in-game chat feature. The free download and the promise of payment make this a tempting offer. But remember that if something seems too good to be true, it usually is!

This "free" game actually contains malware, and if you download it, cybercriminals can steal information from your web browser. Once they have stolen it, they can use it to access your online accounts. You won't actually receive any form of payment. Instead, the cybercriminals will get paid in one of their favorite currencies – your personal data! Follow these tips to avoid falling victim to a malware scam:

- Be wary whenever downloading new software or games. Ensure you have updated antivirus software to protect your computer from possible malware.
- Always be skeptical of free deals and easy money. If the offer seems too good to be true, it usually is.
- Any job offer requiring you to download software before being hired for the position is likely a scam. Always trust your instincts before clicking and downloading any software, including video games.



## Shred Event

**PCB is excited to host a FREE Shred Event for our great customers!**

**Date:** Saturday, April 19th

**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 employees' anniversaries in Q1**

Amy Richard - 27 years

Ashley Clemons - 3 years

Chris Parchem - 18 years

Derek Tranel - 4 years

Diane Wipperfurth - 27 years

JoDee Walker - 23 years

Joy Bettinger - 19 years

Krista Handel - 34 years

Lauri Liegel - 21 years

Tom Delagrave - 11 years

Tom Gainor - 11 years

## Community Happenings

### APRIL

- 4 - St. Luke's Fish Fry - Plain
- 12 - Red Cross Blood Drive - Mazomanie
- 12 - Easter Egg Hunt - Mazomanie
- 18 - Good Friday - closing at 4:00pm
- 19 - PCB Shred Event - Mazomanie location
- 20 - Easter
- 25-27 - Wisconsin Heights Players 2.0 Play Performances - Mazomanie

### MAY

- 2 - Bake Sale to support GRACE - PCB Richland Center
- 2 - St. Luke's Fish Fry - Plain
- 17 - Race for GRACE - Richland Center
- 23 - Wisconsin Heights High School Graduation
- 31 - Barneveld High School Graduation
- 31 - River Valley High School Graduation

### JUNE

- 1 - Richland Center High School Graduation
- 7 - Iowa County Dairy Breakfast - Barneveld
- 8 - Richland County Dairy Breakfast
- 13-15 - Wisconsin High School Rodeo State Finals - Richland Center
- 18 - Spring Green Area Chamber Golf Outing
- 28 - RC Thunderfest
- 28-29 - Spring Green Art Fair

*If you have a community event you'd like included in our Community Happenings for the next quarter, email [aclemons@thepcb.bank](mailto:aclemons@thepcb.bank) or call us at 608-795-1170.*

