THE PEOPLES COMMUNITY BANK

[2nd Quarter]

Simply MORE

Preparing Your Finances for an Unanticipated Disaster

Suggestions for having a plan

Many people think of disaster preparedness as having a stockpile of water, canned food, and flashlights, but you also need access to cash and financial services. That's why it is important to include financial preparedness in your disaster plans. Here is a summary of financial-related suggestions to consider including in your disaster preparedness plan.

Periodically review your hazard or renters insurance coverage

Determine if you have enough insurance coverage to replace or repair your home, car and other valuable property, as well as temporary housing if you are displaced from your home. Those who do not own a home may want to consider renters insurance. Also, make sure that you have the right kind of coverage for the types of disasters likely to occur in your area. For example, homeowner's insurance does not typically cover events such as flooding or earthquakes, so you may want to consider whether you need additional coverage.

Build and maintain an emergency savings fund

While your personal hazard insurance should cover most or all of the damage to your home and property, an emergency savings fund can provide for immediate expenses and help fill the gaps.

Bank availability during a natural disaster

Banks may need to temporarily limit operations because of a natural disaster's impact on a physical bank branch. This might include closing a lobby, converting to drive-thru only services, or encouraging customers to use ATMs or digital channels to access their services. Consider your digital banking options. Also, taking care of simple things like receiving and depositing a check can be overwhelming during a natural disaster. Direct deposit will help you avoid missing out on important income during a disaster. Regardless of the operating conditions, deposits in an account at an FDIC-insured bank or savings institution will continue to be insured in the unlikely event of a bank failure, to at least $250,000 per depositor, per FDIC-insured bank, per ownership category.

Collect and organize important documents

Consider collecting the following types of important documents to store in a safe place:

- Originals and copies of your identification such as a driver's license, passport, Social Security card, and birth certificate.
- Contact information for your banks, brokerage firms, and insurance companies.
- Copies of your financial information such as credit and debit cards (front and back) and checks (front).
- Current insurance policy information for homeowner/renter, auto, and life insurance coverages.
- Originals and copies of medical information, such as insurance cards and health records.
- An inventory of valuable personal property. Document the value of the items by keeping receipts and/or written appraisals, and perhaps photos.

For more information, check out this article:
https://www.fdic.gov/consumer-resource-center/2025-09/teaching-young-people-about-money

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Newsletter Highlights

PREPARING YOUR FINANCES FOR AN UNANTICIPATED DISASTER

MILESTONES & MOVEMENTS

GEOPOLITICAL SHOCK, MARKET RESILIENCE

SIMPLY WAYS TO PROTECT YOUR TAX REFUND

FOCUS ON FRAUD

Milestones & Movements



Mary Lynn Johnson

After more than 26 years of dedicated service, we are proud to celebrate the upcoming retirement of Mary Lynn Johnson, Mortgage Lender at our Spring Green location, in June.

Mary Lynn began her career with us in 1999 as a Customer Service Representative in Spring Green. Through her dedication and passion for helping customers, she advanced to the role of Mortgage Lender in 2005. Over the years, Mary Lynn has become a well-known and valued presence in the Spring Green community, recognized for her warmth, integrity, and unwavering commitment to the customers she serves.



Derek Tranel

Mary Lynn is currently working closely with Derek Tranel as he prepares to step into the role of Mortgage Lender in Spring Green. While Mary Lynn leaves behind a remarkable legacy, we are confident Derek will carry that tradition forward and continue providing the same high level of service to our customers and community.

TOP WORK PLACES 2025



Tom Gainor

After more than 38 years in the banking industry, including over 12 years with PCB, we are proud to announce the retirement of Tom Gainor, Mortgage Lender at our Richland Center location, in May. Throughout his career, he has built a reputation as a hardworking professional who genuinely cares about the people and communities he serves. His dedication to helping customers achieve homeownership has made a lasting impact on many families in our area.

During his time with us, he played an integral role in our expansion to Richland Center and the continued success of that market. Known for his kindness, strong work ethic, and community-focused approach, he has been a trusted resource for customers and a valued member of our team. We are incredibly grateful for his years of service and wish him all the best in his well-deserved retirement.



Laura Melby

Laura Melby will be transitioning to Mortgage Lender in May. Laura has done an amazing job as the Personal Banker and Branch Manager in Richland Center over the past 12 years. Laura was also a key part in our growth and expansion to the Richland Center market. She has consistently shown a strong work ethic and a genuine commitment to helping others. In her time as a personal banker, she has built great relationships with clients and always goes the extra mile to provide support and guidance. Laura is committed to the well being of the Richland Center community and is constantly volunteering for events, boards, fundraisers, etc. We look forward to seeing Laura grow in her career as a Mortgage Lender. Help us in congratulating Laura!

Please help us welcome ***Courtney Hisel*** as our new Personal Banker/Location Manager in Richland Center. Courtney has over ten years or banking knowledge, many of those years as a Branch Manager/Personal Banker.

Courtney grew up in Blue River and graduated from Riverdale High School. She and her husband still reside in the area with their daughter. Courtney enjoys spending her free time with her family and friends. Courtney genuinely enjoys connecting with customers-both internal partners and external customers. She values building strong relationships and is excited to meet and get to know all our Richland Center customers.



Courtney Hisel

Invest in Their Future

A 529 college savings plan is a great way to prepare for the rising cost of higher education

Looking for a great way to invest in a child's future? A tax-advantaged 529 college savings plan is specifically designed to help families save for future college expenses. It can make a big difference in helping a child achieve their education goals and career aspirations.

How Does it Work?

Although contributions to a 529 plan are not tax-deductible, the money is allowed to grow tax-free. When the funds are used for qualified education expenses such as tuition, room and board, books (and even certain K-12 costs), you don't pay federal income taxes on the withdrawals. These plans can be tailored to fit your needs and provide flexibility, such as:

- Use at any accredited institution. Funds can be used at eligible colleges, universities, vocational schools, and even some international institutions.
- Control over the funds. The account owner retains control over how and when the funds are used.
- High contribution limits. Many plans have no annual contribution cap, and lifetime limits vary by state but are often substantial

Key Benefits

One of the biggest benefits of 529 plans is that you get to enjoy tax-free growth and withdrawals for qualified expenses (some states offer additional tax deductions or credits for contributions). In addition, if your beneficiary doesn't end up needing the funds, you can transfer the account to another family member.

Who Can Open a 529 Plan?

Parents, grandparents, godparents, aunts, uncles or even family friends can open and contribute to a 529 plan. You can also name anyone as the beneficiary.

Class Dismissed

Just like with your 401(k) savings plan, the earlier you start, the more time your money has to grow. Even small, regular contributions can add up over time. For more information, check out savingforcollege.com. You'll find information on state-specific 529 plan options and a comparison of different 529 plans, along with savings calculators and cost estimators.

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Your wealth *simplified.*

Informational Sources: savingforcollege.com.

Prior to investing in a 529 Plan investors should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program. Withdrawals used for qualified expenses are federally tax free. Tax treatment at the state level may vary. Please consult with your tax advisor before investing.

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Simply Way to Protect Your Tax Refund

Tax Refund Protection Tip

Tax season is a popular time for identity theft. A simple way to protect yourself is to set up your IRS Online Account and request an IRS Identity Protection PIN (IP PIN).

Why it matters:

An IP PIN is a 6-digit number the IRS uses to confirm it's really you filing your tax return — helping stop criminals from filing in your name.

To get started:

Visit IRS.gov and create your IRS Online Account (secured through ID.me), then request your IP PIN inside your account.

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 *Sneaky Fake Error Pop-Ups Are Spreading Malware Everywhere*



Security experts have discovered a new scam tool being used on compromised websites that shows convincing fake error messages to anyone who lands there. These pop-ups claim that your browser or system is broken, but they offer to help! Conveniently, there's a big button that promises to "fix" the problem instantly. But the reality of it is that clicking that button doesn't help; it leads you down the path to installing harmful software instead.

These fake warnings often look convincing, using "broken" text or urgent language to create a panic and urge you into taking quick action. That's exactly what the attackers are counting on. You see a scary message and act quickly without thinking. The result? Malware may end up on your device, whether it's a Windows PC, an Android phone, a Mac or any other device. Tricks like this one don't discriminate.

These deceptive pop-ups can show up on many different websites, even ones you didn't expect to be dangerous. And they work on all kinds of devices. But let's not get picky. Most likely, whatever you're using can be affected.

You can protect yourself by following a few tips:

- Don't click "fix it" buttons on random pop-ups. Legitimate warnings don't come from random websites.
- Close the tab or window right away if something looks weird or "broken."
- Keep your device updated using built-in system settings, not browser messages.
- Install and use good antivirus software and avoid downloading anything you didn't go out of your way to get. Keep all software updated with he latest security patches and versions.













Community Happenings

APRIL

- 11 - River Valley Market Grand Opening - Spring Green
- 25 - River Valley Farm & Food Tour - Spring Green
- 25 - Wisconsin Grilled Cheese Championship - Dodgeville

MAY

- 9 - Race for GRACE - Richland Center
- 15 - Spring Wine Walk - Richland Center
- 15-17 - Barneveld Community Wide Garage Sales
- 16 - Barneveld Advancement Brat Stand (10a-1p)
- 16 - Immaculate Conception Bake Sale - Barneveld (7a-1p)
- 17 - Immaculate Conception Breakfast - Barneveld (7a-11a)
- 24 - Bob Fest at Spring Green General Store

JUNE

- 12 - High School Rodeo - Richland Center
- 13 - Richland County Dairy Days Parade
- 14 - St. Luke's Parish Festival - Plain
- 27 - RC Thunderfest
- 27-28 - Spring Green Art Fair
- 28 - Barneveld Legion Chicken BBQ (11a-1p)

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

THE PEOPLES COMMUNITY BANK

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