



# THE PEOPLES COMMUNITY BANK

[ 3rd Quarter ]

## Simply *MORE*

### The Peoples Community Bank Attends WBA Capitol Day to Support Community Banking

On May 6<sup>th</sup>, representatives from The Peoples Community Bank joined over 320 bankers from across the state at the Wisconsin Bankers Association's (WBA) Capitol Day in Madison. Attendees included Kevin Ravenscroft, Bridget Krueger, David Jones, and Quinn Christensen.

WBA Capitol Day provides an important opportunity for bankers to advocate for the community banking industry by meeting directly with state legislators and learning about key issues facing financial institutions. During the event, our team participated in meetings with local elected officials to discuss how public policy impacts our ability to serve customers, grow our local economy, and support our communities.

The day also featured remarks from Senate Majority Leader Devin LeMahieu, Senate Minority Leader Dianne Hesselbein, Wisconsin Department of Financial Institutions Secretary-designate Wendy K. Baumann, along with insights from policy experts and WBA leadership.

As a locally owned community bank, we remain committed to keeping the community banking industry strong in Wisconsin. Events like Capitol Day help ensure our voices are heard and that the critical role of community banks is recognized at the state level. We are proud to advocate on behalf of our customers and communities and thank the WBA for organizing this impactful day of engagement.



#### PCB

#### Newsletter Highlights

WBA CAPITOL DAY

WELCOME NEW BOARD MEMBERS

EMPLOYEE SPOTLIGHT - VANESSA & WESTON

TIME NOT TIMING - HOW TO MANAGE THE UPS AND DOWNS OF THE MARKET

COLLEGE SAVER CD OPTIONS

FOCUS ON FRAUD

Protect your business from fraud with **Positive Pay!**  
See page 3

## Simply Good Banking™

## Rhyan Lindley



Mr. Lindley is an attorney with nearly 20 years of experience handling commercial transactional and litigation cases, which include representing The Peoples Community Bank on several matters. More recently, he transitioned his practice exclusively to Plaintiff's personal injury with the Pemberton Personal Injury Law Firm, where he fights for the rights of the injured, whose lives have been significantly impacted by the negligence of another. The firm is based out of Baraboo, with additional offices in Madison and Eau Claire. Mr. Lindley obtained his undergraduate degree from Northern Michigan University and his juris doctor from Marquette University. Mr. Lindley lives in Waunakee and has been involved with the football program as a coach and is the past President of the Waunakee Touchdown Club. He currently serves as Chairman of the Board of Wick Buildings.

## Meet Our New Board Members

### Chad Kannenberg

Mr. Kannenberg has been involved in the building supply industry for over 30 years. He began this career path while in high school with a part time job at Umhoefer Lumber that he maintained through his college years. After graduating from the University of Wisconsin Madison with a bachelor's degree in Business Administration, he continued the building supply profession and also began exploring other interest in rental properties, storage units, and later, land development. In 2013 Chad and his wife Jennifer purchased full ownership of Umhoefer Lumber and began Tri County Building Supply. Like most owner operators of small businesses, he is directly involved and enjoys all facets of the building supply business. He and his wife Jennifer love to spend time with their 3 children, ages 19, 21, 24.



### Vanessa Price



Vanessa is our newest CSR in Spring Green. She is a proud Spring Green native and a recent graduate of River Valley High School. She's excited to begin her career in banking right here in her hometown. In her free time, Vanessa has developed a growing interest in reading and is always on the lookout for great book recommendations—so be sure to share your favorites when you stop by! When asked what she's most looking forward to in her new role, Vanessa shared, "I'm really looking forward to getting to know the people in the community."

### Employee Spotlight

Weston joins us this summer as an intern. A proud Mazomanie native, he graduated from Wisconsin Heights and is currently entering his junior year at UW-Platteville, where he's studying Business Management. Weston will be gaining hands-on experience by rotating through all of our locations and departments to learn the day-to-day operations of the banking world. In his free time, he enjoys playing basketball and volleyball, and is currently teaching himself how to play the guitar.

When asked what he's most looking forward to this summer, Weston shared, "I'm excited to finally understand the inner workings of a business I've driven past every day!"



### Weston Parman

## Need Help Saving for Post-High School Education?

Do you have a young person in your life that is planning on attending post-high school education? We can help put their savings to work with our College Saver CD options.

College Saver Certificates of Deposit are available to individuals up to age 25. These CDs offer a competitive rate of interest and, even better, offer the ability to "add on" unlimited deposits of \$25 or more at any time!

### There are two available options:

- The 12 Month College Saver CD renews automatically at each successive 12 month maturity.
- The 3 Year College Saver CD includes a bump-up feature. If the posted APY on the College Saver CD or 3 Year CD increases and exceeds the APY on your College Saver CD, you may elect to increase the APY to the then current APY of the College Saver CD or the 3 Year CD (Bump-Up Feature). When the "Bump-Up" feature is enacted, the new APY will apply to your account until maturity. This feature is available once during each subsequent term of your College Saver CD. The 3 Year College Saver CD renews automatically at each successive 3-year maturity.

### Features to note:

- These CDs are not 529 plans – so after high school graduation or equivalent – funds can be withdrawn without penalty for any purpose (not just tuition) up to twice each calendar year.
- The minimum balance to open a College Saver CD is \$250 and, with the ability to "add" to the CD at any time, your savings will grow and work to help you achieve your goals.
- These CDs offer a competitive rate of interest – giving the student in your life a leg-up on saving for their future.



# Time not Timing

## How to Manage the Ups and Downs of the Market

Economic downturns and turbulent investment markets can make people nervous. Recognize these events as a normal, although undesirable, part of the economic and investment cycles. With that in mind, following are some tips for investors during unpredictable times.

### Don't panic.

Some people may be tempted to bail out of their stock investments if markets are having a particularly rough ride. Selling solely because the stock market tumbles may be the worst thing to do.

### Stay invested.

If you're investing for a long-term goal — such as a retirement that begins in another decade or more and could last two or three decades — you'll have plenty of time to ride out market cycles. An investor who stayed fully invested over the past 20 years would have earned \$38,879 more than someone who missed the market's 10 best days. If the stock market posted gains and losses every other year, imagine what you would lose by selling after a dip. Where would you put your money? A money market account has an average return of around 1% over the last 20 years, but, that won't even

keep up with the average rate of inflation of 2.66% over the same period of time.

### Keep a long-term perspective.

It's easiest to stay the course if you focus on your major life goals and not on the market's day-to-day or month-to-month movements. Look at your quarterly account statements, stay on top of major current financial events, and plan to do a thorough review of your investments — asset allocation, investment performance and progress towards your goals — once a year.

### Dollar cost average.

One of the most effective approaches to investing is dollar cost averaging. You simply commit to investing the same dollar amount on a regular basis. When the price of shares in a stock or investment portfolio rises, you'll buy fewer shares, and when the price dips, you'll buy more.\*

### Maintain a diversified portfolio.

Diversification seeks to lower your risk because historically not all parts of the market move in the same direction at the same time. Losses in one area may be balanced out by gains elsewhere\*\*

### Know your risk tolerance.

If you find stock investments to be too risky for your taste — for example, if you can't sleep at night because you're worrying about your stocks, — maybe you should consider a less volatile ride.

### Make thoughtful moves.

If you make changes to your investments, do so in a thoughtful way, and after careful consideration. Talking with a financial professional could be a good first move.

\*Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

\*\*There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. The Peoples Community Bank and PCB Wealth Management are not registered as a broker-dealer or investment advisor. Registered representative of LPL offer products and services through PCB Wealth Management, and may also be employees of The Peoples Community Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, The Peoples Community Bank or PCB Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
--	---------------------	----------------------------------	----------------

The Peoples Community Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.

The Peoples Community Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.

## Protect Your Business From Fraud 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.

### 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 *Hello...Is It Scams You're Looking For?*

You receive a text message from an unknown phone number that reads "Hello." The message seems harmless, and you might think it's a genuine text meant for someone else. Because the message appears friendly, you may be tempted to respond.

However, this message is actually a text-based phishing scam called a smishing attack. Scammers send thousands of these messages to random phone numbers, hoping to receive a reply. If you reply to the text, the scammer confirms that your phone number is active and that they have contacted a real person. They will continue texting you to try to gain your trust so that they can steal your data or financial information. What you thought was an innocent text from a wrong number is actually a scam!

Follow these tips to avoid falling victim to a smishing scam:

- If you think you have received a smishing message, block the number and report the text as junk or spam on your smartphone.
- You should never share personal or financial information in text messages, especially if you do not recognize the number!
- If you receive a text message from an unknown number, simply don't answer. It's not rude to protect yourself!



## In the Community

## Community Happenings

### JULY

- 4 - Independence Day (bank closed)
- 4 - July 4<sup>th</sup> Celebration at Lion's Park - Mazomanie
- 7 - Barneveld Legion Chicken BBQ (serving at 11:00)
- 10-12 - Spring Green Community Garage Sales
- 12 - Mazo Live - High Mileage Band
- 19 - Yolanda Peterson & Mary Jones Memorial Fireworks - Arena
- 25 - River Rumble Tractor Pull - Mazomanie
- 25-27 - Plain Fire & EMS Celebration
- 25-27 - WH Players Production - Mazomanie

### AUGUST

- 1-2 - Barneveld Luau
- 2 - Mazo Live - The BriTins
- 3 - Barneveld Advancement Chicken BBQ (serving at 11:00)
- 8-9 - St. John's Fun Fest - Spring Green
- 8-9 - Black Earth Field Days
- 16 - Gandy Dancer Bluegrass Festival - Mazomanie

### SEPTEMBER

- 1 - Labor Day (bank closed)
- 5-7 - Wild West Days - Mazomanie
- 20 - Strassenfest - Plain
- 20 - Mazo Live - Country Legends Band
- 27 - Barneveld Fair Day & Parade

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.

