THE PEOPLES COMMUNITY BANK

Simply MORE

[3rd Quarter]

Bad Credit? *Here's what you can do*

For people grappling with poor or no credit history, improving their credit record may seem like a daunting task. Here are ways to improve your credit which can help increase your chances of qualifying for better loan terms, and perhaps lower insurance rates.

1. Order your free credit reports and check for accuracy

Your credit report will tell you what loans you have, how long you have had them, and how much you still owe. Your credit report may also include problems in your credit history including loans you may have defaulted on and any debt collection or court judgments against you. Credit bureaus (such as Experian, Equifax and TransUnion) and other companies use the information in your credit report to generate a credit score which can be used by lenders to evaluate your creditworthiness. Some landlords may use credit scores to evaluate your request for an apartment.

2. Improve your credit history to increase your credit score

- Pay on time.
- Pay down or pay off loan and credit card debt.
- Length of credit history helps your credit score.
- Shop for credit only when you need it.
- Contact your lender or creditor right away if you experience difficulty making payments.

3. Get free or low-cost help from reputable sources

Credit counselors can help you organize your debts, create a budget, or create a plan to address your financial challenges. And while credit counselors typically do not negotiate any reduction in the amount of debt you owe, they can help you work with your lender or creditor. They also may be able to help make your monthly debt payments more manageable by negotiating extensions of the time that you have to repay debt and working with your lender or creditor to reduce fees and interest charges.

4. Beware of credit repair scams

Credit repair scammers often lure people with the false promise that they can easily remove your bad credit history in a short amount of time. But there are no quick and easy ways to remove credit problems on your record. Be cautious if someone insists you pay upfront before they work on your behalf or if they encourage you to give false information on your credit applications. Before doing business with a for-profit credit repair company, learn how you may be able to improve your credit at little or no cost.

For more information, check out this article: https://www.fdic.gov/consumer-resource-center/2026-02/bad-credit



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 contactless 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.

Milestones & Movements

Maryann Ewing



After more than 50 years in the banking industry, we are proud to celebrate the upcoming retirement of Maryann Ewing, Universal Banker at our Richland Center location, in July.

MaryAnn has seen many changes through her career on the same corner in Richland Center with two mergers, two different buildings and many friendly faces. We will miss MaryAnn's strong work ethic, dedication and her warmth that she gives to both customers and co-workers. Please help us in wishing MaryAnn a retirement filled with exciting new adventures, joy and relaxation!

Brenda Bindl



After more than 23 years at The Peoples Community Bank, Brenda Bindl, of our Data Processing department in Spring Green, is heading into retirement in August.

Starting out as a part-time CSR and Data Processor, Brenda quickly proved to be someone the team could count on. That same dedication carried over into her full-time role in Data Processing. Brenda has been more than just a great employee—she has been a teammate people trust, someone always willing to help out and a person to hear incredible stories from. Brenda's positive attitude and good humor will truly be missed. Please help us wish her all the best in her last few months of working with us!

TOP WORK PLACES 2025
WISCONSIN STATE JOURNAL
MADISON.COM

New Faces at PCB



Emma Pink	Kristina Neubauer	Briana Baker	Isabel Weaver	Kimberlee TeStrake	Sarah Wright
Barneveld	*Spring Green*	*Richland Center*	*Plain*	*Barneveld*	*Spring Green*



Getting Paid

Turning your savings into a retirement paycheck

During your working years, life is built around a steady paycheck. Money comes in regularly, bills get paid and whatever is left goes toward savings. Retirement flips that script. Instead of saving from a paycheck, you're creating one — from the money you've already saved. A "retirement paycheck" simply means having a plan to turn your retirement savings into reliable income you can count on each month. The goal isn't just having a large account balance — it's making sure your money lasts and supports your lifestyle.

Where retirement income comes from

Most retirees rely on a mix of income sources. For many, Social Security is the starting point of a retirement paycheck. It provides guaranteed income for life and adjusts for inflation over time. The age at which you claim benefits matters: claiming earlier means smaller monthly payments, whereas delaying can increase your payments. Many people use Social Security to cover basic expenses, then rely on retirement accounts and other personal savings sources to fill the gap and provide flexibility for spending.

How much can you spend—safely?

One of the biggest challenges in retirement is figuring out how much you can spend each year. Retirement can last 20 to 30 years — or longer — so it's important to balance enjoying today with protecting tomorrow. A retirement paycheck approach looks at your expected expenses, rising costs over time and healthcare needs to help create steady income without running out too soon.

Planning for change

Retirement isn't one long, predictable phase. Many people spend more early on when they're active, then less later and possibly more again if healthcare costs rise. Having different income sources and a flexible withdrawal plan can help you adjust as your needs change. If you need help building a flexible retirement paycheck that covers your anticipated needs, consider working with a financial professional.





Making it feel like a paycheck again

Many retirees feel more confident when income arrives in a regular, predictable way — such as monthly withdrawals — rather than taking money out only when bills come due. Creating that "paycheck" feeling can reduce stress and make retirement finances easier to manage. A retirement paycheck isn't about guesswork. It's about having a clear plan so your savings can support you — month after month, year after year.

Informational Sources: Kiplinger: "The Rule of 240 Paychecks in Retirement" (May 15, 2025); Investopedia: "How to Create a Retirement Paycheck" (June 28, 2025).

PCB WEALTH MANAGEMENT

Your wealth *simplified.*

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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

How Artificial Intelligence is Making Scams More Convincing Than Ever

Artificial Intelligence (AI) is transforming the way we live and work—but unfortunately, criminals are using it too.

Today's scammers can use AI technology to create realistic emails, text messages, phone calls, and even voice recordings that sound like someone you know and trust. Fraudsters may need only a few seconds of your voice from a social media video or voicemail greeting to create an AI-generated voice clone that sounds remarkably like you. Never rely solely on a familiar voice when responding to urgent requests for money or personal information. These scams are becoming increasingly difficult to recognize, making it more important than ever to slow down and think before responding.

Red Flags to Watch For

- Urgent requests for money or payment
- Pressure to act immediately
- Requests to keep the matter secret
- Demands for gift cards, cryptocurrency, wire transfers, or person-to-person payments
- Requests for passwords, security codes, or account information
- Unexpected calls, emails, or text messages asking you to verify personal information
- Messages that create fear, panic, or excitement to rush your decision



Count to 10 Before You Respond

Scammers succeed because they create a sense of urgency. They want you to react emotionally before you have time to think. Whenever you receive an unexpected request involving money, personal information, or account access - before taking action: Hang up and call the person back using a phone number you already know is legitimate.

1. Contact your bank directly using the phone number on your debit card, statement, or the bank's official website.
2. Verify payment requests with a second trusted source.
3. Talk with a family member or trusted friend if something feels suspicious.

A few moments of caution can prevent a costly mistake.



Turn Your Home's Equity into Summer Possibilities

Ready to tackle that home improvement project, build the backyard you've always wanted, or fund your next big adventure? A Home Equity Line of Credit (HELOC) can help you put your home's equity to work.

With flexible access to funds, competitive rates, and local decision-making, a HELOC gives you the freedom to make the most of summer and beyond.

Contact a Mortgage Lender today to learn more.

Community Happenings

JULY

- 1 - Barneveld 250 Year Celebration - Memorial Park
- 4 - Independence Day (bank closed)
- 16 - Mazo Music & Night Market - 5p-8p
- 24-26 - Plain Fire & EMS Celebration
- 30-31 - Barneveld Luau

AUGUST

- 1-2 - Barneveld Luau
- 1 - Mazo Live Concert - Performing Arts Pavilion - 7p
- 7 - Black Earth Field Days
- 8-9 - Annual Bow Shoot - Barneveld Birch Lake
- 15 - Gandy Dancer - Mazomanie
- 14 - Walk with GRACE - Richland Center
- 20 - Mazo Music & Night Market - 5p-8p

SEPTEMBER

- 7 - Labor Day (bank closed)
- 11-13 - Wild West Days - Mazomanie
- 12 - Sportsman's Night - Barneveld Legion Hall
- 17 - Mazo Music & Night Market - 5p-8p
- 19 - Strassenfest - Plain
- 26 - Barneveld Fair Day

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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EQUAL HOUSING LENDER

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