



Simply *more*

Teaching Young People About Money

Ways to Approach Young People About Money

Talk about work and income

Your child may see that a relationship exists between work and money. Consider having a conversation with your child about work and how your earnings influence your purchases, where you live, and transportation options for how you get to work. If your child engages in activities like operating a lemonade stand, hosting a bake sale, dog sitting, or babysitting, you can use these occasions to teach them about earning, spending, and saving.

Talk about paying bills or discuss large purchases

Family meetings can be a way of teaching your children about the financial choices you make and why you make them. Try to explain financial obligations using age-appropriate concepts and terminology. The main idea is to teach them the importance of budgets and making responsible choices with money.

By having your child actively participate in a trip to the grocery store, they can see how budgeting relates to shopping. You can also open a savings account at an FDIC-insured institution to teach them about saving money. At an appropriate time, an outing to a local bank so they can see what a bank does and how a bank operates can also prompt conversations about money. Consider having a discussion about online banking services too.

Read books with your child that teach about money

A number of children's books teach all about earning, spending, saving, and borrowing. These books provide an easy and natural opportunity for questions and answers. Consider checking your local library for suggestions; you may be able to check out books online with your library card. You may also be able to read books online through other free services.

Children can learn about money by playing games, particularly if you play with them. Board games with play money can be great teaching moments. Online games also provide a fun way to teach about money and start conversations.

Teach healthy skepticism about advertising, unsolicited inquiries and scams

It is important to teach young people how to analyze advertisements; they need to know that "special offers" may not be the great deal they appear to be or may come with strings attached. Even young consumers are targets for identity theft (PDF) and can be among the victims of scams and rip-offs.

Having open conversations about money with your children, shopping with them on a budget, reading to them about money, and playing games that involve money can have a positive and valuable effect on their relationship with money and their ability to manage finances in the future. Financial education combined with a deposit account at an early age can shape a young person's financial identity, attitudes, and habits in a way that can provide benefits for a lifetime.

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

PCB Newsletter Highlights

TEACHING YOUNG PEOPLE ABOUT MONEY

NEW ROLES AT PCB

POLICY SHIFTS COULD RESHAPE 401(K) INVESTING

PROTECT YOUR BUSINESS WITH POSITIVE PAY

FOCUS ON FRAUD



Alisha Rettenmund



Alisha Rettenmund will be transitioning to the role of **Universal Banker** in our Mazomanie location. She has been a dedicated member of our team for 3 years and proven to be an outstanding team member. Alisha's bright and friendly customer service approach has made a significant and lasting impact to customers and coworkers. She consistently demonstrates professionalism, patience, and a genuine commitment to assisting customers. Alisha has been a great help to the call center bringing the same excellent skills she has in the CSR line on the phone. We are eager to see Alisha transition to this new role come the end of this year. Please help us in congratulating Alisha!

The Promotion Commotion

Derek Tranel will be transitioning to **Mortgage Lender** come the new year. Derek does an excellent job as the Personal Banker and Branch Manager in Mazomanie and Arena for the past 4 years. He has consistently shown a strong work ethic and a genuine commitment to helping others. In his time as a personal banker, he has built great relationships with clients and always goes the extra mile to provide support and guidance. Derek has also stepped up to oversee the Barneveld branch recently and has been a key part training our future Universal Bankers, Personal Bankers and Branch Managers. You'll still be seeing Derek in the Mazomanie location for a while as his roles slowly transition. We look forward to seeing Derek grow in his career as a Mortgage Lender. Help us in congratulating Derek!

Derek Tranel



Kenzie Wilson



Kenzie Wilson is our new **Assistant Branch Manager & Universal Banker** at our Barneveld location! Since joining our team, Kenzie has embraced every opportunity to grow her knowledge and expand her skills, consistently going above and beyond to serve our customers. Her positive personality, strong work ethic, and dedication to providing exceptional service make her an outstanding fit for this leadership role. In her new position, Kenzie will continue to work closely with our customers while taking on additional responsibilities to support the Barneveld location and ensure smooth day-to-day operations. We are confident that her enthusiasm, problem-solving skills, and commitment to excellence will lead to great success. Please join us in congratulating Kenzie on this well-deserved promotion and wishing her continued success in her new role!

Ryan Meili

Ryan Meili will be transitioning to **Personal Banker** in the Mazomanie location. Ryan has done an amazing job in the Universal Banker role over the past 2 years. He has shown an eagerness to learn new skills and add to his banking knowledge. Ryan has consistently demonstrated a positive attitude, strong work ethic and professionalism. Ryan's commitment to providing the highest level of customer service along with his reliability and willingness to go above and beyond have made him a valuable asset to our team. As he transitions into his new role, we are confident that his dedication and collaborative spirit will continue to have a positive effect on the bank. Great things are ahead for Ryan! Help us in congratulating Ryan!



New at PCB



Kristi Neubauer

Kristi is our newest Customer Service Representative in Spring Green! Kristi is originally from the Madison area and moved to the Sauk County when she met her husband. Kristi, her husband and their three kids have called Plain home for six years now. She really enjoys the peace and quiet that the small town provides. Kristi has been in the hair industry for twelve years and has been a stay at home Mom the last three years following the birth of their daughter. She says that she is, "excited to get back to work and have adult interaction and is looking forward to meeting customers!"

Join our team!

We have the following open positions:

- Mortgage Lender - Barneveld
- Loan Processing Representative - Arena
- Customer Service Rep & Call Center - Mazomanie

Please contact Elly Schram at eschram@thepcb.bank for more information if interested.

Policy Shifts Could Reshape 401(k) Investing

For decades, retirement savers had a fairly simple menu: stocks, bonds, and a few target date funds that combined the two in different proportions. Alternatives, such as hedge funds, private credit, and private equity, were not even an option unless you were a pension fund or ultra-high-net-worth investor meeting high-bar qualifications. That may change soon, as Washington is working on another big policy shift, this time particularly focused on alternative investments.

On August 7, 2025, President Trump signed an executive order called "Democratizing Access to Alternative Assets for 401(k) Investors." The order requires the Department of Labor (DOL) to review its rules around alternatives in retirement plans and provide updated guidance within six months – by February 2026. As their first step, the DOL rescinded the 2021 statement that had previously discouraged fiduciaries from including alternative assets in 401(k) plans, aiming to reduce regulatory barriers and encourage broader adoption of alternative investments. The SEC has also been pulled in to review its definition of who counts as a "qualified" or "accredited" investor. This means the rules preventing everyday workers from investing in less liquid hedge funds and private market solutions might become more relaxed. If that happens, we could notice 401(k) plans start to include investment options like hedge funds, private equity, private credit, and even cryptocurrency.

It's important to note, this does not mean investors will suddenly be able to log into their 401(k) and buy shares of a private equity fund directly. Even after the new rules and definitions come out next year, it will take time for plan providers and asset managers to build, approve, and offer their investment strategies. And the likely initial path is through packaged funds, such as target date funds, interval funds, or collective trusts that allocate a small portion to alternatives, with full adoption possibly taking years, as involved parties learn through trial and error. Additionally, it's important to note, this is not legislation approved by Congress, but a Presidential executive order, which is subject to potential litigation.

For further information, reach out to your 401k provider.



**PCB WEALTH
MANAGEMENT**

Your wealth *simplified.*

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Not Bank Guaranteed

**Not Bank Deposits
or Obligations**

May Lose Value

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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 *Deepfake Media Scams*

Scams targeting Americans are surging. Imposter scams in particular are on the rise in the age of artificial intelligence (AI). Criminals are using deepfakes, or media that is generated or manipulated by AI to gain your trust and scam you out of your hard earned money.

Deepfakes can be altered images, audio or video. They may depict people you know - including friends and family - or public figures including celebrities, government officials and law enforcement.

Since 2020, the FBI has received 4.2 million+ reports of fraud. That's \$50.5 billion in losses!



How to detect a deepfake: Look for inconsistencies

- Are any of the facial features blurry or distorted?
- Does the person blink too much or too little?
- Do the hair and teeth look real?
- Are the audio and visual out of sync?
- Is the voice tone flat or unnatural?
- Does the video show odd or unnatural shadows or lighting?

In the Community



Community Happenings

OCTOBER

- 4 - Canyon of Lights Parade - Richland Center
- 16 - Witches Night Out - Mt. Horeb
- 22 - 26 - Richland Center Pumpkinfest
- 25 - Mazo's Spooktacular Ride & Crawl
- 31 - Halloween

NOVEMBER

- 1 - Lions Club Harvest Dinner - Mazomanie Community Building
- 8 - Wisconsin Heights Holiday Craft Fair
- 15 - Spring Green Chamber Bowling Tournament
- 22 - UCC Craft Fair - Barneveld Legion
- 27 - Thanksgiving (bank closed)
- 29 - Christkindlmarkt - Plain

DECEMBER

- 5 - Holiday Lights Parade - Spring Green
- 6 - Breakfast with Santa, RV Craft Bazaar & Holiday Fireworks - Spring Green
- 13 - Winter Wine Walk - Spring Green
- 24 - Christmas Eve (bank closing at Noon)
- 25 - Christmas Day (bank closed)
- 31 - New Year's Eve

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

