THE PEOPLES COMMUNITY BANK

Simply MORE

[4th Quarter]

Modernizing Savings Bonds

By: Mike Christensen, VP - Compliance

Many of us remember how popular Savings Bonds once were as gifts for newborns and birthdays, or for a safe way for anyone to grow their money. Savings Bonds were a simple investment tool that could one day be redeemed to help pay for future expenses, such as college tuition, a reliable car, or a new home. The US Treasury continues to issue Savings Bonds – in digital format only – since January 2012. They have also modernized ways to store and redeem those bonds for safety and convenience. What should you know?

Redeem by mail

The US Treasury provides a "FS Form 1522" online (*TreasuryDirect.gov*) that can be filled out, printed, and mailed with your bonds to be redeemed. If the bonds' redemption value exceeds $1,000, you must have your signature(s) notarized. Our bank staff are happy to help with completing the form, and you can sign the completed form in front of one of our many notaries. We do not charge for notary services. You may wish to purchase shipping insurance when mailing in the bonds.

Digitize

TreasuryDirect.gov is a secure government site that also allows you to convert your paper bonds into electronic bonds. Once converted, your bonds can't get lost, stolen, or destroyed, and they are paid automatically when they mature.

Effective December 31, 2026, The Peoples Community Bank will transition all Savings Bond redemptions to the US Treasury's official digital platform, *TreasuryDirect.gov*. This update aligns with the US Treasury's ongoing modernization efforts, which provide consumers with more secure electronic management options and faster verification to protect against fraud. Because paper bonds are increasingly vulnerable to duplication and processing delays, transitioning to a digital-first model ensures the highest level of security for your financial assets.

While we will no longer redeem paper Savings Bonds in our branches starting January 1, 2027, the US Treasury offers streamlined online tools to assist you. Customers looking to cash or manage their bonds in 2027 and beyond will be securely guided to *TreasuryDirect.gov*, where you can easily convert paper bonds to electronic formats or submit redemption requests by mail directly to the government. We are fully committed to helping our customers navigate this transition smoothly.



Boost Your Savings. Brighten Your Holidays.

Get a **boost in your savings rate** while getting prepared for the holiday season! Our **Holiday Savings Account** makes it easy to set money aside throughout the year with **no minimum balance to open**. Set up automatic deposits and watch your savings grow, so you can enjoy a little extra holiday cheer when the season arrives.

Withdrawals are permitted October 20–December 31.

Call us today for current rates and complete terms and conditions.

A Message From the President

Welcome, Dodgeville: The Peoples Community Bank Is Coming to Town

As President and CEO of The Peoples Community Bank, I am excited to share that we have opened a new branch in Dodgeville, Wisconsin. This marks an important milestone for our bank and a meaningful opportunity to serve another strong, vibrant community in Southwest Wisconsin.

For nearly 135 years, our bank has been built on relationships, local decision-making, and a commitment to helping our customers, businesses, farms, and communities grow. We are proud to bring that same community banking approach to Dodgeville, where we look forward to becoming a trusted financial partner and an active neighbor.

While our permanent home is being built, we will begin serving customers from our temporary location at 516 E. Leffler St. in Dodgeville. The new Dodgeville office will offer the personal service, convenient banking tools, and lending expertise our customers have come to expect from The Peoples Community Bank.

> *Opening in Dodgeville is more than adding another location. It is about investing in people, listening to local needs, and supporting the goals of families, businesses, and community organizations.*

Opening in Dodgeville is more than adding another location. It is about investing in people, listening to local needs, and supporting the goals of families, businesses, and community organizations. We are grateful for the warm welcome we have already received and eager to build lasting relationships throughout the area.

We invite you to stop in, meet our team of familiar faces, and learn how we can help with your banking needs. On behalf of everyone at The Peoples Community Bank, thank you for the opportunity to become part of the Dodgeville community. We cannot wait to see you soon.



Kevin Ravenscroft
President & CEO

Meet Our Dodgeville Team

TOP WORK PLACES 2023-2026
WISCONSIN STATE JOURNAL MADISON.COM



Matt Staver
SVP - Market President

Jackie Ryddner
AVP - Branch Manager
Personal Banker

Roxy Seyfferth
Customer Service Rep

Andy Baber
SVP - Mortgage Lender
NMLS# 222749

Mike Christensen
VP - Compliance

What is Your Plan Should You Need Care?

By allocating nothing for long-term care, you could be risking your retirement assets. With the help of your family and your financial professional, you can create a written plan that ensures care for yourself today and in the future. Things you should consider:

• *Who would you want to care for you?* Your children, your spouse, a qualified professional? How would this affect the lives of your loved ones?

• *Where would you like to receive care?* Your home, an assisted living facility, a community center, a nursing facility, your child's home?

• *How will you pay for your care?* With your own assets? If so, which asset would you use first? Are they in taxable accounts? Are the assets liquid? Would you use a long-term care insurance policy?

It's important to have a clearly written plan so there's no confusion if you need long-term care. Sit down with your family and financial professional and write out your plan today.

Why is planning important?

The need for long-term care puts an enormous emotional and physical strain on your loved ones and family members. By planning ahead, you can help reduce their burden. Also, as you age, your health may change, which could make it difficult to get coverage. That's why it's important to start planning now while you have the most options.

Would private healthcare insurance, Medicare, or Medicaid cover these costs?

Healthcare insurance, including Medicare, pays for skilled or rehabilitative services only, and it doesn't cover custodial care. Medicare may cover a portion of the first 100 days of care received at a nursing facility if specific program requirements are met. After the first 100 days, you'll have to cover your own costs.

Medicaid is the joint federal and state welfare program for those with low incomes and limited financial resources. Eligibility restrictions, such as gifting money to loved ones, transferring assets into trusts, and creating promissory notes, make it increasingly difficult to qualify for this program.

Funding Your Long-Term Care Plan

Traditional LTC insurance:

These policies offer flexibility in benefits to help you design a plan that addresses your specific needs. It also may limit out-of-pocket expenses. Good health and partner discounts help reduce the cost of these premiums. Traditional LTC insurance policies may qualify for your state's Partnership Program, which means that every dollar in benefits paid from a long-term care policy will allow you to protect a dollar of your assets should you ever need to qualify for Medicaid. Please consult with your financial professional on how the Partnership Program may benefit you. Traditional LTC products are typically paid via annual premiums, which are not guaranteed to stay level. Carriers can increase premiums with state approval.

Life Insurance with LTC riders:

Many insurance carriers are now offering a long-term care rider that acts as an added benefit to a permanent life insurance product*. This type of policy is advantageous for those clients who are primarily looking for life insurance because it actually secures two forms of insurance in one package. Long-term care riders come at a cost and allow you to use a percentage of your death benefit should you require long-term care instead.

Combination products with long-term care benefits: These products, also known as hybrids or linked-benefit products, may be an appropriate option for those looking for LTC coverage that includes guaranteed premiums as well as a refund of premium (death benefit) to a beneficiary if long-term care is not needed. They offer a simplified underwriting process using either a life insurance or annuity policy to create a tax-free LTC benefit. Most can be paid in either a single or ongoing premium and in some cases, up to age 100. In the event you do not require long-term care, a beneficiary of your choice receives the proceeds; an income-tax-free life insurance death benefit or taxable annuity proceeds. Such products may also offer return of premium (if the policy is canceled/surrendered) as well as inflation protection (to help keep up with rising expenses) at an additional cost. Note that the surrender amount is adjusted for benefits paid as well as loans/withdrawals taken and may have tax implications.

PCB WEALTH MANAGEMENT

Your wealth *simplified.*

*Riders are additional guarantee options that are available to an annuity or life insurance contract holder. While some riders are part of an existing contract, many others may carry additional fees, charges and restrictions, and the policy holder should review their contract carefully before purchasing. Guarantees are based on the claims paying ability of the issuing insurance company. (100-LPL)

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

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LOCATIONS

Arena
Phone: 608.753.2325

Barneveld
Phone: 608.924.4611

Dodgeville
Phone: 608.319.2680

Mazomanie
Phone: 608.795.2120

Plain
Phone: 608.546.2810

Richland Center
Phone: 608.383.1333

Spring Green
Phone: 608.588.7959

Focus on Fraud *What Can You Do to Prevent Fraud and Scams?*

The FBI's Internet Crime Complaint Center, *ic3.gov*, monitors online fraud and issues new reports each year. In 2025, over 201,000 Americans aged 60 and older reported $7.748 billion in losses to fraud. That dollar amount is a 59% increase from 2024. How are fraudsters so successful? It's simple – they pretend to be a victim's new friend or someone in high authority to make them believe that they are the good guys. Scammers will invent a problem (an alleged criminal act, a computer hack, or that a loved one has been arrested) and will "help" their target make the problem go away by sending money through gift cards or cash through the mail.

Fortunately, you can protect yourself and your loved ones from fraud:

- ***Slow down***. Scams usually involve high pressure to act quickly, preventing the victim from stopping and thinking clearly.
- ***Verify claims***. Call your bank, a loved one, or local authorities to double check the story. Never use a number they provide; only call publicly listed numbers.
- ***Never share OTPs, or one-time passwords.*** OTPs are how many legitimate sites know that you are you, and if anyone ever asks you to share that OTP with them, it's a giant red flag.
- ***Establish a Trusted Contact with your bank.*** If the bank sees something suspicious about your account and cannot reach you, they can call someone you've established as a Trusted Contact to help. Trusted Contacts do not get your private information, such as balances or transaction history, nor can they withdraw funds or make changes to your accounts.





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.

Community Happenings

OCTOBER

- 3 - Canyon of Lights Parade - Richland Center
- 15 - Witches Night Out - Mount Horeb
- 16-18 - Fall Art Tour - Mineral Point, Dodgeville & Spring Green
- 17 - Barneveld Tornado Chat w/Alex Harrington - Barneveld Lutheran Church - 1:00p
- 17 - Spooky HalloWine Walk - Dodgeville
- 23 - Trick-or-Treat Trail in the Park - Richland Center
- 23-24 - Iowa County Humane Society Garage Sale
- 24 - Trunk or Treat - Dodgeville
- 24 - Pumpkinfest - Richland Center
- 30 - Fright Night - Shake Rag Alley Center for the Arts - Mineral Point
- 31 - Trick-or-treating - Plain Fire Dept. 4:00p-7:00p

NOVEMBER

- 7 - Mazomanie Lion's Harvest Dinner
- 14 - Wisconsin Heights Holiday Craft Fair
- 14 - Spring Green Chamber Bowling Tournament
- 26 - Thanksgiving Day (bank closed)
- 28 - Holiday in the Hills - Plain
- 26 - Jan 1 - Rotary Lights in the Park - Richland Center

DECEMBER

- 4 - Country Christmas Holiday Light Parade - Spring Green
- 5 - Candlelight Shopping & Fireworks - Mineral Point
- 5 - Country Christmas Breakfast w/Santa & Fireworks in the Park - Spring Green
- 13 - Barneveld Community Band Concert - Barneveld Lutheran Church
- 24 - Christmas Eve (bank open until Noon)
- 25 - Christmas Day (bank closed)
- 31 - New Year's Eve

THE PEOPLES COMMUNITY BANK

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EQUAL HOUSING LENDER

Member FDIC