



THE PEOPLES  
COMMUNITY BANK

[ 3rd Quarter ]

# Simply *MORE*

## Thinking about buying your first home?

Over the past couple of years, the housing market has been anything but predictable. Stable? Not a chance. Mortgage rates were at historic lows then, and even as they climb currently, they continue to be historically lower than what was typical before the pandemic. Our mortgage lenders have been navigating the unpredictable waters with courage and a driving spirit helping their mortgage customers find the best banking solutions while on their quest to find their new home.

A house could be the biggest purchase you will ever make. Taking proactive steps ahead of time can make the process much less burdensome. Step 1 - Know your credit history and score. Did you know you're entitled to a free credit report from each of the three nationwide credit bureaus each year? Step 2 - Know how much you can and should spend. We have several helpful mortgage calculators on our website to assist you in finding how much house you can afford. Step 3 - Save, save, save! Having savings makes it much easier to buy a home. From a down payment, to future home repairs, having some money stashed away in your savings is a huge stress reliever for home buyers. Step 4 - Start

organizing documents. Many financial documents are needed when buying a home. Having the necessary documents ready to go makes the process less burdensome.

For more information, check out this article:  
<https://www.fdic.gov/resources/consumers/consumer-news/2022-06.html>



### PCB

## Newsletter Highlights

THINKING ABOUT BUYING  
YOUR FIRST HOME?

JUNE DAIRY MONTH  
SHOWCASE

AVOIDING SCAMS TO  
LOWER YOUR CREDIT  
CARD INTEREST RATE

EMPLOYEE SPOTLIGHT -  
LAURA MELBY

COMMUNITY  
HAPPENINGS

**Simply Good Banking™**

# Avoiding Scams To Lower Your Credit Card Interest Rate

Some scammy debt relief companies will say just about anything to get your money. They promise to get you a lower credit card interest rate, claiming to be able to save you thousands of dollars but they don't have special connections to do that. Anything a debt relief company says they can do for you, you can do for yourself — for free.

You've probably gotten calls or messages from companies guaranteeing — for a fee — to get you a lower credit card interest rate and promising to save you thousands of dollars. These scammy debt relief companies will tell you just about anything to get your money:

- Scammers say they have special relationships with banks and credit unions. They don't.
- Scammers may claim that the lower interest rates they're promising are only available for a limited time. They say you need to act now. But they're just trying to rush you into a quick decision.
- Scammers guarantee you'll get your money back if they can't get your rate lowered. It's not true. Instead, you're likely to end up paying extra balance transfer and other fees (that they didn't tell you about), as well as the fee paid to the company.

Anything these companies say they can do for you, you can do for yourself — for free. You have just as much clout with your bank or credit union as these companies.

Also, by law, companies that sell debt relief services on the phone can't charge a fee before they settle or lower your debt.

How to Protect Yourself:


- Don't share your credit card, bank account or SSN with anyone who calls you out of the blue.
- Don't pay a company any money before they help you.
- Hang up on robocalls.

To find out more information about how to protect your privacy on apps, click this link to the Federal Trade Commission's education piece:

<https://consumer.ftc.gov/articles/avoiding-scams-lower-your-credit-card-interest-rate>

## Employee Spotlight

### Laura Melby



Laura is one of our outstanding Personal Bankers. She joined us in 2015 at our Richland Center location. Laura goes above and beyond to service our customer's personal banking needs as well as helping with mortgage loans and other home loan options. Laura is always thinking of different ways we can assist in finding banking solutions for customers and sharing our knowledge of personal finance. "I truly enjoy working with the staff here and am continually impressed by PCB's forward thinking of technology."

In her free time, Laura loves spending time with her three kids - Drew, Addison & Alex. Her days are full of activities keeping the kids busy. You can often find her and her family spending time at State Parks and exploring nature. She recently joined the Board of Directors for The Richland Hospital and as been serving on the board of Schmitt Woodland Hills for about a year now. She also helps out on the "Get Real" committee and event for local area High Schools and is our Team Captain for the Walk With GRACE event.



## Construction Loans

The housing market continues to be very competitive and lacks inventory to meet demand. This may be the perfect time to invest in building a home or business space that you've been dreaming of. No job is too big or too small for our ultra competitive constructions loans. We understand the thought of building can be overwhelming. Our mortgage and commercial lenders are here and ready to assist you at any moment to make the process as easy and simple as possible.

### ATM LOCATIONS

Use your ATM or Debit Card free of surcharge fees at more than 37,000 ATM locations nationwide.



Visit [www.moneypass.com](http://www.moneypass.com)

*The Peoples Community Bank*

222 W. Commercial St.  
Mazomanie

*The Peoples Community Bank*

187 S. Central Ave.  
Richland Center

*The Peoples Community Bank*

166 S. Lexington St.  
Spring Green

*Rite-Way Plaza*

Hwy 14  
Spring Green

*Plain Kwik Stop*

995 Wachter Ave.  
Plain



# June Dairy Month Showcase

## Carr Valley Cheese

During the month of June, we were able to visit with several different dairy companies to show our commitment and appreciation to them during June Dairy Month. We had a chance to sit down with Master Cheesemaker, Sid Cook of Carr Valley Cheese, to talk cheese and dairy, and sample some awesome Carr Valley staples as well as some of Sid's favorite cheeses.

Carr Valley has been operating for over 100 years. With two master cheesemakers and twelve cheesemakers they are not short on cheese expertise. With five different production and manufacturing plants, they produce roughly 20,000 pounds of cheese a day! Carr Valley has over 100 different types and flavors of cheese and offer cows milk, goat milk, sheep milk, and mixed milk cheeses. One of their most famous, original and

award winning cheeses is Bread Cheese! Which is oven baked until it has a brown, crusty top. This melty, squeaky cheese is just perfection. If you're looking for a new cheese to try, Sid shared what he considers their most underrated cheese, Grand Canaria. This is an aged, mixed milk cheese that is cured with olive oil. It brings together a fruity, nutty, sweet, intense and pungent flavor all in one cheese!

We asked Sid what he enjoys most about the dairy industry. he shared, "It has never felt like a job. I have always had a passion for cheese and to be in an industry that is so collaborative within itself and the ability to partner with outside vendors and companies who appreciate and understand the dairy industry make doing what I love so rewarding."



## Facing the Challenges of Retirement

In today's market and economic conditions, retirees continue to express deep concern about protecting their wealth and ensuring it lasts throughout their retirement years. As healthcare costs and inflation continue to rise, obtaining experienced guidance in retirement income planning has become more important than ever before.

As an independent financial professional, I've focused my practice on understanding the challenges people face in preparing for retirement and sustaining their lifestyles throughout retirement. That's why I employ a comprehensive and personalized approach that takes all of your needs, tolerance for risk and goals into perspective before making recommendations or proposing strategies.

**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 representatives 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



**Mike Peterson**  
LPL Registered Principal

### Arena

Phone: 608.753.2325  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

### Barneveld

Phone: 608.924.4611  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

### Mazomanie

Phone: 608.795.2120  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
7:00am-5:30pm  
Saturday: 8:00am-Noon

### Plain

Phone: 608.546.2810  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon

### Richland Center

Phone: 608.383.1333  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:30am-Noon

### Spring Green

Phone: 608.588.7959  
Lobby Hours: Mon.-Fri.  
9:00am - 5:00pm  
Drive-up Hours: Mon.-Fri.  
8:00am-5:30pm  
Saturday: 8:00am-Noon





## Successful Shred Event

We were thrilled to be able to host our free paper shredding event again this year. This event allows attendees to destroy sensitive documents and files in a confidential and secure manor. Pellitteri Data Destruction was able to send a truck to our Spring Green location to destroy these documents right on site. With about 30 full large trash bins of paper shredded, we'd say the event was a great success! Thank you to Brewhaha Roasters and Grandma Mary's Cafe for providing excellent coffee and amazing donuts at the event!

## Welcome, Jacob!

Jacob is joining us as an Administrative Associate in our Wealth Management division. Jacob is from the Sauk Prairie area and is a recent graduate of UW-Milwaukee where he



earned a bachelor's degree in Business Administration. In his spare time, Jacob loves being active and outdoors. He enjoys golfing, hunting and ice fishing. We are excited to have Jacob on our team!

## Employee Anniversaries

**We recognized these awesome employee's anniversaries in Q2**

Candi Huebner - 30 Years  
Cody Bindl - 3 Years  
David Jones - 10 Year  
Judy Butteris - 23 Years  
Mike Peterson - 21 Years  
Quinn Christensen - 16 Years  
Reese Hanson - 2 Years  
Taryn Wilson - 1 Year  
Ginny White - 4 Years

## Community Happenings

### JULY

- 3 - Barneveld Legion Chicken BBQ  
*Place your order week before - Mike P at 608-341-7314*
- 4 - Independence Day (Bank closed)
  - Lone Rock 4th of July Celebration
  - Mazomanie Fireworks
- 7-9 - Mary Jones & Yolanda Peterson Memorial - Arena
- 15 - Richland Center Night Market
- 15-17 - Boaz Fun Daze
- 16-17 - Mt. Horeb Art Fair
- 29-31 - Plain Fire & EMS Celebration



### AUGUST

- 2 - National Night Out - Mazomanie
- 6 - DodgeFest
- 7 - Barneveld Advancement Chicken BBQ  
*Place your order week before - Mike P at 608-341-7314*
- 12 - Walk with GRACE - Richland Center
- 20 - Gandy Dancer Bluegrass Festival - Mazomanie
- 20 - Spring Green Car Show
- 21 - 4PeteSake - Spring Green



### SEPTEMBER

- 5 - Labor Day (Bank closed)
- 9-11 - Wild West Days - Mazomanie
- 16 - Richland Center Night Market

