

2017 Annual Report
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peopletalk

a publication of Peoples State Bank

Spring 2018

Identity Protection in the Palm of Your Hand

Peoples State Bank now offers Identity Protection powered by EZShield®.

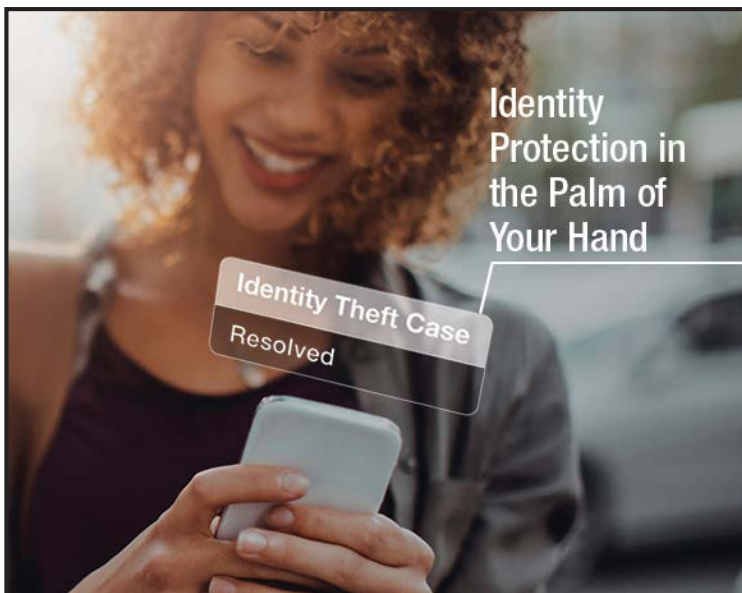
Your information is stored and shared online every time you search, shop, socialize, pay bills or send an email – leaving imprints of your Internet presence no matter where you go. That's why we've taken the first step to help protect you from identity crimes by providing you with powerful protection right at your fingertips.

As a valued customer, you are already receiving identity restoration services that set the foundation for managing your identity. You currently have access to the following:

- **Certified Resolution Specialist**
A dedicated and certified Resolution Specialist is available to assist with resolution in the event of a lost wallet, fraud or identity theft.
- **24/7/365 Customer Support** for any identity theft related questions.
- **End2End Defense®** restoration process for you designed to discover, isolate and prevent future fraud.

Want even more? Upgrade your services to Identity Protection. For just \$4.00 per month, you'll enjoy these added benefits:

- **Online Identity Vault™** for access to online encrypted storage for your sensitive information and documents.
- **Password Manager** to securely store and track all your passwords – plus, create hard-to-crack passwords.
- **Internet Monitoring** conducts daily scans of hundreds of thousands of data points on Dark Web sites and chat rooms. Prompt alerts will let you know if the information stored in your Online Identity Vault™ has been compromised.



Speak with a personal banker today at any Peoples State Bank location to get your Identity Protection started!

Voted 2018
Best of
Marathon County
#1 Local Bank

Thank You...

to everyone who voted Peoples as Best Local Bank in the Wausau Daily Herald Best of Marathon County Awards!

We're extremely proud of winning this award for the 7th consecutive year. If our experience has shown us anything, it's that together we're capable of amazing things.

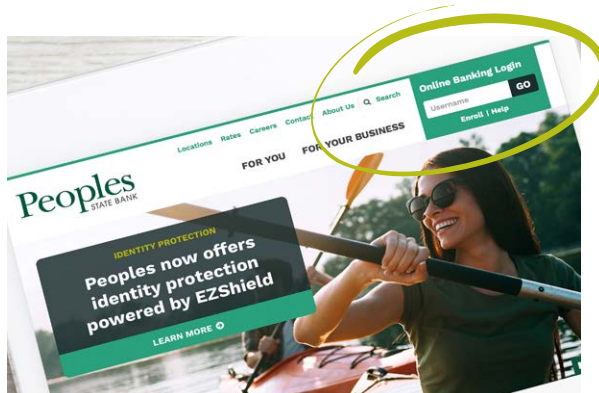


Peoples to Launch New Website

We are giving bankpeoples.com a new look to make it easy to find out more about our financial solutions and services. Watch for our new site to launch in early April. The new site includes a mobile friendly, responsive design, a modern look and feel, and easier site navigation.

Our new website is full of ways to help you find your potential. Key features include:

- We are moving the **Online Banking login** to the top right corner of every page for quick access to your accounts.
- We're publishing **new calculators** on our site to get you the tools you need to make informed decisions about your finances.
- Our **PeoplesTalk Blog** will be a new resource to get financial tips you can use with information from home buying tips to budgeting, business banking and identity protection.
- We've added a new tab on the main menu called **"For Your Business"** that provides more detail on the various cash management and commercial lending options available for businesses.



Find Your Hidden Potential Contest

With the launch of our new website will be a contest to help find the hidden potential in our community and on our website. Cash prizes will be awarded! Official rules and registration will be available when our new website launches at www.bankpeoples.com.

Peoples Welcomes Jacob Grell



Peoples is happy to welcome Personal Banker Jacob Grell, NMLS# 1182633, to our Wausau – Stewart Avenue team.

Jacob will be guiding customers on choosing the products that fit their needs best, including but not limited to checking and savings accounts, consumer loans and home equity lines of credit.

"My goal is to be able to serve my customers to the best of my ability by getting to know them and by learning their needs and concerns," he said. "I believe that truly getting to know someone is the key to a great relationship."

Jacob has over five years of experience in the banking profession, and lives in Wausau with his wife, Kim, and their cat, Molly. Jacob enjoys everything outdoors including hunting, fishing and camping. He also serves on the Board of Directors for the Rib Mountain Bowmen. For more information, please call Jacob at 715.847.4140.

FACT VS. FICTION

We understand that it can be tricky navigating the world of personal finance. Everyone seems to have an opinion, and it can be hard to know what to believe. We created this series as a way to present and debunk some of the most common financial myths.

Fiction: Wills and trusts govern all property that you own.

Fact: A will governs only probate property; a trust governs only assets owned by the trust. Some assets pass outside of probate by virtue of a beneficiary designation or the manner in which title is held. To ensure that your assets (such as jointly held property and retirement benefits) will be distributed according to your wishes, regularly review their ownership and beneficiary designations.

If you would like to discuss how you should be investing, please contact Peoples Wealth Management to schedule an appointment with one of our experienced financial consultants.

Find more
Financial Facts vs. Fiction at
www.peoplesinvest.com

Peoples

WEALTH MANAGEMENT

1905 W. Stewart Avenue
PO Box 1686
Wausau, WI 54402 1686
888.929.9902

The Financial Consultants of Peoples Wealth Management are Registered Representatives and Investment Adviser Representatives with/and offer securities and advisory services through Commonwealth Financial Network, member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered by Peoples Wealth Management are separate and unrelated to Commonwealth.
Not FDIC Insured - No Bank Guarantee - May Lose Value - Not a Deposit
- Not Insured by any Federal Government Agency



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Locations in Eau Claire,
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and Wausau
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Hours of Operation:

Monday – Thursday: 7 am to 10 pm
Friday: 7 am to 7 pm
Saturday: 9 am to 6 pm
Sunday: Noon to 6 pm



Bitters + Bull

Signature dishes such as snowshoe shrimp, smoked ribs and brisket, and never frozen choice steaks from the Lake Tomahawk Meat Market. Scratch cocktails made with real fruit daily, blackberry old fashions, cranberry moscow mules, red velvet martinis are the rage. Enjoy them all in a relaxed pub atmosphere.

7255 Bradley Street
Lake Tomahawk, WI 54539
715.277.2488



Hours of Operation:

Monday: 4 pm to 10 pm
Tuesday: Closed
Wednesday – Sunday: 4 pm to 10 pm

Expanded lunch hours starting at noon from
June 1st through August 31st, Thursday through
Sunday.

Beneficial Owners of Legal Entities

As part of the federal government's efforts to prevent terrorism and financial crimes, a new form is required to verify the identity of a legal entity's owners and controllers.

The form titled Certificate of Beneficial Ownership asks businesses to certify the identity of who has a 25% or greater ownership and who has significant responsibility for managing or directing the business. Be prepared to supply this information when making changes to current accounts or services, or adding new accounts or services.

If you have questions about this process, please contact our Commercial Banking department at 888.929.9902.

Family Contribution Limit for Health Savings Accounts Lowered

On March 5, 2018, the IRS announced that the 2018 annual Health Savings Account (HSA) contribution limit has been lowered. For those with family coverage in high deductible health plans, the maximum contribution limit to an HSA has been lowered from \$6,900 to \$6,850, effective immediately.

Catch-up contributions of \$1,000 for eligible individuals who are 55 plus are allowed.



Peter Knitt Named 2017 WBA Community Banker of the Year



Peter Knitt, recently retired President and CEO of Peoples State Bank, was named Community Banker of the Year by The Wisconsin Bankers Association. This award recognizes a bank CEO or president who has made an outstanding effort in service to his or her bank over their career, to their community and to the banking profession. Congratulations Peter!



Peoples donated \$15,000 to the Samoset Council, BSA public capital campaign for major projects at Camp Tesomas, one of the nation's premier Boy Scout camps, in Rhinelander.



Peoples Commercial Lender, Craig Lau, and Branch Manager, Cindy Wright, in Rhinelander serve as board members for the Veterans Ceremony Union Grove Inc., and were honored to be among the group accepting a Veteran Service Provider Grant for the organization from Governor Scott Walker.

Baked Shrimp with Lemon Butter

Preheat oven 400 degrees

Ingredients:

- 2 sticks – unsalted butter, melted
- ¼ cup Worcestershire Sauce
- 1 heaping teaspoon – black pepper
- 1 teaspoon – Tabasco Sauce
- 1 teaspoon – Kosher Salt
- 3 cloves – garlic, minced
- 2 lemons – one sliced, one juiced
- 2½ lbs. – Frozen Shrimp, deveined in shells (16-20 ct. size)



Mix everything except shrimp and lemon slices. Pour ½ of mixture in 9" x 12" pan. Add shrimp. Cover with other ½ of mixture. Top with lemon slices. Bake 15-20 minutes. (Turn or stir shrimp at least once during baking.)

Don't forget the bread!