




My Credit Manager

Easily track your credit score in Digital Banking



Your credit score can impact a lot, especially when it comes to buying a house, refinancing a loan, and so much more. Raising your score by just a few points can make a big difference, but where do you start?

My Credit Manager is a free tool that can help you stay in control of your credit score and history with personalized information and educational tools. The best part? It's all accessible through Peoples digital banking platforms.

-  **Credit Report:** View a complete credit report including payment history.
-  **Score Factors:** See what factors impact credit and how your activity is evaluated and ranked.
-  **Credit Alerts:** Receive real-time notifications when your credit score or report changes.



Score Simulator: Select a scenario to see how your score could change.



Debt Analysis: See open balances and calculate your debt-to-income ratio.



Questions about My Credit Manager?

We've got answers to many questions that you might have. Simply visit our My Credit Manager FAQ page for a list of helpful questions and answers.



Peoples State Bank Awards

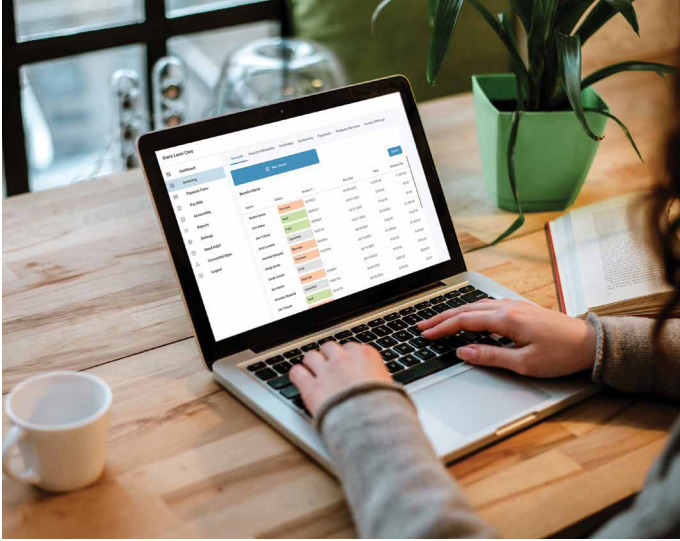
Peoples was voted the "Best Bank," "Best Financial Planning Services," "Best Mortgage Lending Company" and "Best Place to Work" in Marathon County! This is our 13th year as "Best Bank" of Marathon County.

In addition to these accomplishments, Peoples State Bank was voted a top-three finalist in Milwaukee County!

"These awards confirm that Peoples is the place for customers and employees to grow and thrive," said Scott Cattanaach, Peoples State Bank president and CEO. "We are proud to be the first community bank to achieve these awards in both Marathon and Milwaukee Counties."



Business Product Solutions to Save You Time & Money Autobooks for Businesses. Get Paid. Grow Faster.



Owning and running a business is not for the faint of heart. It takes knowledge, grit, determination, and organization to stay on track. At Peoples, our Treasury Management team helps our business customers remain organized so they can focus on more important matters. We take on the busy work, manage the cash flow, and provide simple solutions to sometimes complex challenges. One treasury management service Peoples State Bank business customers need to know about and take advantage of is Autobooks.

Autobooks provides convenient payment and invoicing solutions built directly into our Peoples online platform. Business customers can send a professional online invoice, share a secure payment link, display a QR code, or use tap to pay on an iPhone and get paid, on the spot, all in the same place. All payments can be directly deposited into a Peoples business account so there's no need for money transfers with external parties.

Autobooks through Peoples State Bank is a complete accounting and bookkeeping solution for businesses. It's proven that customers pay faster when paying is made easy! Contact the Peoples Treasury Management team for more information on Autobooks!



Refer a Friend Reward Program

Have you checked out our exciting new referral reward program - your opportunity to earn rewards while sharing the love with friends and family! Earn up to \$500 per year when you refer friends and family to open and use a new and eligible Peoples State Bank account.

HERE'S HOW IT WORKS

When you log into your Peoples account on our website or through the Bank Peoples app, look for the Refer a Friend button in the menu. Refer Peoples to one of your friends, and when they open a Peoples account and meet certain requirements, they'll earn a Mastercard Reward Card, and so will you!




**SCAN THE QR CODE
TO LEARN MORE!**

Stay Safe and Secure Online

October is Cyber Security Awareness Month. This effort is a collaboration between the private sector and government to empower everyone to protect their personal data from digital forms of crime. Especially as we become more dependent on technology, it's more important than ever to learn more about and strengthen cyber security habits. Here are some simple tips to help you stay educated and reduce the risk of someone stealing sensitive information, data, money, or even your identity!



Create Strong Passwords. As our online lives expand, the average user has gone from having a handful of passwords to managing hundreds. It can seem overwhelming; however, using strong passwords is one of the easiest ways to protect your accounts from being compromised. If remembering long, unique passwords for every account seems impossible, consider using a password manager. A password manager is an app on your phone, tablet or computer that stores your passwords, so you don't need to remember them. Once you've logged into your password manager using a 'master' password, it will generate your passwords for all your online accounts. Simple and secure!

Turn on Multifactor Authentication. You may have heard of Multifactor Authentication (MFA) but are you using it? Multifactor Authentication, also known as two-step verification, is a login process that requires users to enter more information than just a password. For example, along with the password, users might be asked to enter a code sent to their email address, answer a secret question or scan a fingerprint. This added layer of protection is vital to prevent unauthorized users from gaining access to your accounts!

Recognize and Report Phishing. Phishing is a type of cyberattack that uses fraudulent emails, text messages, phone calls or websites to trick people into sharing sensitive information or downloading compromising materials. Remember, never provide your personal information, like passwords, bank account numbers, etc., to an unsolicited request! Emails and Internet pages created by phishers may look legitimate; however, often, if you look closely, there are misspellings or unusual language. Be on alert!

Update Your Software. One of the easiest ways to protect your data is to keep your software and applications updated. Updates are periodically released to fix reported problems and provide security patches for known vulnerabilities. Most devices and applications notify you with "pop-up messages" when the latest software updates become available. Install these updates as soon as possible! You can even turn on automatic updates within your settings, which devices will install without clicking a button.



Relax with more rewards.

Apply online or visit a Peoples branch today.



Earn up to **4X points** on everyday spending¹



Get **15,000 bonus points** when you spend \$500 in first 90 days²

¹Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all purchases are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks.

²You will earn 1 point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn 3 additional Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast food restaurant or bar. You will earn 1 additional Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as a gas station, grocery store, super market, or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming service merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery store delivery category.

Visa® Everyday Rewards+ Card



GROWTH & DEVELOPMENT

Peoples State Bank Provides \$30,000 Grant to Expressions Dance Institute, LLC

Peoples State Bank provided a \$30,000 grant to Expressions Dance Institute, LLC of Rothschild. The money is part of a Federal Home Loan Bank (FHLB) of Chicago "Community First Accelerate Grant" to support the growth and development of small businesses in Wisconsin and Illinois.

"Expressions Dance Institute provides professional and organized services in a fun and safe atmosphere," said Peoples State Bank commercial banking officer Seth Wage. "It's great to know the grant will be reinvested into a business that supports over 700 kids in the greater Wausau area and their families who live and work here."

The grant will provide funding for a studio expansion and remodel, plus an addition of a teen center and safe space for kids to hang out and do homework before, in between, and after classes. "We're absolutely amazed at this \$30,000 grant," said Emily Zimmerman, owner of the dance studio. "The children and families we serve will be so happy with the updates we will make to improve the services we provide to them."

The purpose of Expressions Dance Institute LLC is to provide a fun and safe environment for kids to learn the art of dance. Their goal is to offer quality dance instruction in a positive and creative setting to dancers of all ages and abilities.



Pictured from left to right: Erik Rajek, SVP/Chief Credit Officer, Peoples State Bank; Emily Zimmerman, Owner/Director, Expressions Dance Institute; Seth Wage, VP/Commercial Banker, Peoples State Bank.



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APPLE-TOFFEE TARTLETS

Refrigerated pie crust makes this tartlet recipe easy to prepare.

DIRECTIONS

Preheat oven to 375 degrees F. Let piecrusts stand according to package directions. In a medium bowl, combine apples, toffee pieces, brown sugar, melted butter, and salt. Set aside.

On a lightly floured surface, unroll one piecrust at a time. Using a round 3 inch cookie cutter, cut out dough. Reroll scraps once to cut enough additional rounds to make 24 total. Press dough rounds into 24 ungreased 1 3/4 inch muffin cups. Spoon about 1 tablespoon of the apple mixture into each cup.

Bake in the preheated oven about 18 minutes or until crust is golden brown and filling is bubbly. Remove from muffin cups and cool completely on a wire rack. If desired, sprinkle cookies with powdered sugar. Makes 24 tartlets.

Recipe by Better Homes & Gardens Test Kitchen - bhg.com

Make sure to submit your favorite recipe to:
etalk@bankpeoples.com



INGREDIENTS

- 1 - 15 ounce package rolled refrigerated unbaked piecrust (2 crusts)
- 2 medium baking apples, cored and chopped
- 1/2 cup toffee pieces
- 1/4 cup packed brown sugar
- 2 tablespoon butter, melted
- 1/8 teaspoon salt
- Powdered sugar (optional)