

PEOPLES BRINGS COMMUNITY BANKING TO MILWAUKEE SUBURB WEST ALLIS

Peoples State Bank is bringing community banking with an urban twist to the Milwaukee area with a full-service bank in the suburb of West Allis. Peoples will open the bank at 10725 W. National Avenue in early 2020. It's a natural progression for Peoples, which opened a lending office in 2016 with the hiring of Jeff Musa to build out a commercial banking team.

"Our success in Milwaukee to this point shows if you provide great service, customers are eager for a new banking option," said Peoples State Bank Milwaukee Market President Jeff Musa. "First with our commercial lending, and more recently with mortgage lending, we've had great success. With a full-service bank, we expect to grow quickly in our new location."

"Our goal with Milwaukee is the same as our goal back in 1962 when Peoples was

formed on Wausau's west side," said Scott Cattanaich, Peoples State Bank President and CEO. "We want to be a 'can-do' bank that makes a difference for local business owners and families."

The 4,800 square foot facility will be open Monday through Friday, offering both walk-in and drive-up services. Peoples is in the process of hiring staff to fill a variety of roles.

The commercial team has originated a \$60 million loan portfolio since its inception in 2016. In addition to Musa, the team includes Jose Pimienta, Jr., Julie Katz, David LaBrie, and Mike Merritt. Bryan Nill NMLS# 652576 was hired in early 2019 as a residential mortgage lender. Recently, Mark Chambers was hired as a deposit relationship manager.

BEST BANK TO WORK FOR!

Peoples State Bank has been named by American Banker magazine as one of the Best Banks to Work For in 2019; a first for Peoples!

"We're honored to be included as one of the best banks to work for in the United States," said Scott Cattanaich, President and CEO of Peoples State Bank. "I'm inspired by our team of high performing employees, who bring passion and integrity to work every day."

American Banker used a two part process to determine the best banks in the country to work for. The first step involves evaluating workplace policies, practices, and demographics. In the second step, employee surveys were conducted to directly assess the experiences and attitudes of employees regarding their workplace. The combined scores of the two steps determine the top banks and the final ranking.

AMERICAN BANKER
BEST BANKS
TO WORK FOR
2019

WINNING STRATEGY

Peoples has been great to work with, as they've seen our business model and how we want to expand. Jeff Musa and his team went through our projection financials and found the business will support the loan to purchase the old Toys R Us property and to build it out into Monterrey Market Plaza.

– Robert & Leonor Montemayor (pictured above), Monterrey Market, Milwaukee, WI



RHINELANDER CONSOLIDATION

Peoples State Bank customers in the Rhinelander area will now be able to do all of their banking in one convenient location, now that the operations and staff of the 1255 Lincoln Street location is fully consolidated into the 8 East Anderson Street location.

"Consolidating the two offices provides our customers full-service resources in one location," said Craig Lau, Peoples' northern market president. "Our mortgage, commercial, and retail staff will be combined into one office for our customer's convenience."

"The decision to consolidate the two locations into one is in the best interest of the

long-term bank goals," said Scott Cattnach, Peoples State Bank president and CEO. "We looked at transactions, customer traffic, and proximity between the two locations to help guide our decision." The Anderson Street location was remodeled to accommodate the larger staff.

Other customer-driven benefits from the consolidation include easy and safe access at the Anderson Street location, along with expanded drive-up services. A third wider-than-normal full-service drive-up lane will accommodate larger vehicles and trailers, and we've added a fourth ATM-only lane.

Beginning September 28, we'll provide drive-up banking at our Anderson Street location every Saturday from 9 a.m. to Noon.

Two existing vacant lots to the east of the Anderson Street building will accommodate parking needs. As part of the parking expansion, Peoples is creating a half acre of green space tying into downtown Rhinelander's revitalization efforts.

"Peoples remains committed to our Rhinelander customers, and to the community at-large," added Lau. "You'll continue to see Peoples staff members involved in non-profit and community organizations."

MEDICARE ENROLLMENT FACT VS. FICTION

Fiction: I can enroll in Medicare any time after I turn 65.

Fact: Most people are eligible to enroll in Medicare at age 65. The open-enrollment period is the seven-month span surrounding your 65th birthday—from the three months before you turn 65 to the three months after you turn 65. Of course, there are exceptions to this, including if you're covered by an existing employer health plan that counts as credible coverage.

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

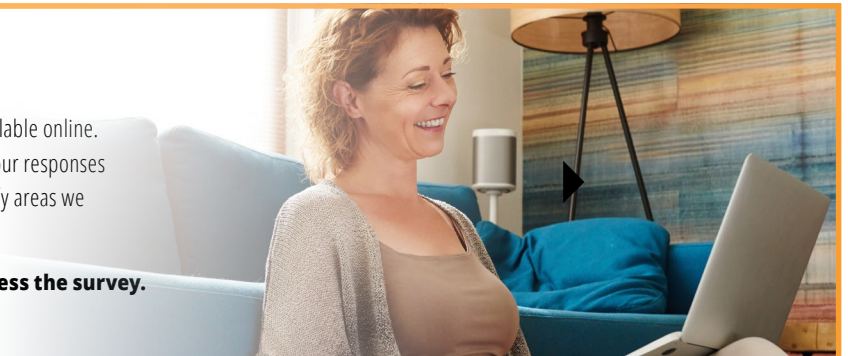
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CUSTOMER EXPERIENCE SURVEY

Beginning October 1, our annual customer experience survey will be available online. We encourage you to take our survey to let us know how we are doing. Your responses will be used to ensure we are meeting service expectations and to identify areas we can improve. Responses will be collected until October 31.

Please visit bankpeoples.com starting on October 1, to access the survey.



Saving for Gift Giving

Look at the calendar, and you'll see we're only a couple months from Christmas. Wouldn't it be nice to have money socked away for all those gift purchases? Here are a few tips to help you save a little extra cash this year and beyond.

- **Set up a savings account** – It's easy to spend money when you leave it in your checking account. Peoples offers two types of interest-earning savings accounts.
- **Set up automatic transfer** – Set up a Peoples automatic transfer so the money is moved before you spend it.
- **Plan a gift budget** – Determine how many people are on your nice and naughty lists, and what you want to spend on each of them.
- **Save your bonus or tax refund** – Use your bonus or tax refund to help grow your giving fund.
- **Trim expenses** – The savings from special treats adds up quickly. Skip a fancy coffee drink once a week, instead saving the money towards your gift giving goal.
- **Save your change** – Put the change from a purchase in a special savings jar.
- **Sell your extras** – Hold a garage sale or use online options to sell items you don't use much, then put the earnings into your gift fund.

SHOP LOCAL



ADVENTURE AWAITS CROSSFIT

Adventure Awaits CrossFit is the largest CrossFit gym in Central Wisconsin. CrossFit is a lifestyle, preparing you for life. The workouts are always different, and our community is very welcoming. All ages are welcome, and all levels of fitness are available.

Adventure Awaits CrossFit
1468 Schofield Ave
Schofield, WI 54476
715-573-2401

Hours of Operation:
Monday-Sunday
4AM-10PM

Want to promote your business in PeoplesTalk?
Email us at etalk@bankpeoples.com

Community Banks Promote Economic Growth

It's often said that small businesses are the lifeblood of our economy. Economist David Birch published a report decades ago—which still holds true today—that most new jobs in the United States are created by small companies.

Those small companies have been a focus for Peoples State Bank since our inception in 1962. Our role as a community bank is to improve the quality of life in the communities they're located. Whether that's Wausau, Eagle River, Rhinelander, or now

in West Allis. When you bank with a community bank, you're reinvesting in your community, contributing to the welfare of your neighbors, and building a legacy of prosperity for future generations.

The idea of "sustainability" is linked to a lot of our local activities these days—whether it's reusing or recycling products that otherwise might be tossed out. There are plenty of reasons why shopping, dining, and banking locally makes good economic sense.

It's all part of a symbiotic relationship that community banks have with their communities. Funds taken in by the community bank are put to productive use by lending that money back into our local economic ecosystem—to local small businesses and residents just like you. And the earnings from those businesses employ residents, fund municipalities, and continue the cycle of locally based economic growth.

And since small businesses create the most jobs, the impact is multiplied exponentially when local money stays local.

Remember—we're all in this together. Community banks are only successful if our customers and communities are too. That's why the community bank and its relationship business model have thrived for more than 150 years.

We're a community bank, not just a bank in the community. We know what it takes to create successful local economies—join us in helping to build a more sustainable, vibrant economy here at home!

Scott Cattanaach

President & CEO
Peoples State Bank

YOU'RE INVITED

Peoples Pumpkin Patch

at Peoples in Rib Mountain

Saturday Oct. 19, 9am–Noon

Bring a nonperishable food item and receive a **free pumpkin***

*While supplies last. Good only on 10-19-19 at Peoples State Bank's Rib Mountain location. Limit one per person. Member FDIC.

UPCOMING EVENTS

- ▶ **OCTOBER 5**
Harvest Fest, 400 Block, Wausau
- ▶ **OCTOBER 5-6**
Cranberry Fest, Vilas County Fairgrounds, Eagle River
- ▶ **OCTOBER 12**
13th Annual Zoo Boo, Wildwood Wildlife Park, Minocqua
- ▶ **November 28**
Eastbay Turkey Trot 5K Run & Walk, Wausau
- ▶ **November 30**
Small Business Saturday
- ▶ **December 7**
Christmas Parade and Tree Lighting, Rhinelander
- ▶ **December 13-15**
Wausau Community Theatre presents: A Christmas Carol, Wausau



■ Rhinelander Donation

Peoples was excited to be able to donate \$1,000 each to the Rhinelander Police Department, Rhinelander Fire Department, and Oneida County Sheriff Department.

■ Veteran Challenge Coins

For this year's Veterans Day, we will be giving out a challenge coin to any veteran who comes into one of our branches on Monday, November 11th. From everyone at Peoples State Bank, thank you to all who have served.



HAWAIIAN SLIDERS *Serves 24 sliders*

DIRECTIONS

1. Mix together mayo and miracle whip in a small bowl. Spread mayo mixture on both sides of a roll. Top with ham and cheese. Close rolls and place them in a large baking dish.
2. Whisk together all the ingredients for the poppyseed dressing. Pour sauce evenly over rolls. Just enough to cover the tops. You don't have to use all the sauce. Let sit for 10 minutes.
3. Cover with foil and bake for 12 to 15 minutes at 350 degrees. You want the cheese to be melted. Uncover and bake for an additional 2 minutes. You want the tops to be slightly brown and crispy! Serve warm.

Recipe by Janessa Plank



INGREDIENTS

- 24 hawaiian bread rolls
- 24 pieces honey ham
- 24 small slices swiss cheese
- ½ c mayonnaise
- ½ c miracle whip

POPPYSEED SAUCE

- 1 Tbsp poppyseeds
- 1 ½ Tbsp yellow mustard
- ½ c butter, melted
- 1 Tbsp minced onion
- ½ tsp worcestershire sauce