

Home Potential Equity Loans & HELOC

If you've been thinking about a home remodeling project, or need extra cash for another major expense, now is the time to consider a Peoples State Bank Home Potential Equity loan or line of credit. Peoples has revised our home equity loan and line of credit to unlock the potential in your home's value. Our Home Potential Equity loan or line of credit offer the ability to borrow up to 100% of the appraised value of your home (less the outstanding mortgage balance).*

"If you're like most homeowners, your house is more than just your greatest asset," said Curtis McElhane, Peoples State Bank vice president - Mortgage. "It's the greatest way for you to get the money you need for just about anything, including home improvement, a new car, debt consolidation, college expenses, or a dream vacation."

Peoples Home Potential Equity options include a loan and a line of credit. The loan option is a one-time loan, with a set payment amount and payback period. The line of credit option allows you to withdraw money again and again, as long as you keep making payments.

With a Peoples' Home Potential Equity Line of Credit, you can borrow up to 100% of the appraised value of your home after subtracting what you still owe on the home's mortgage.* A Peoples' Home Potential Equity Loan includes an option to borrow

up to 125%* of the appraised value of your home—minus the outstanding mortgage—for qualified home improvement projects. A Peoples mortgage lender can help you determine if your home improvement project qualifies.

It's easy to apply. You can begin the process online at bankpeoples.com, stop by a convenient location today, or scan the QR code to begin. You'll need pay stubs for the most recent 30 days and 2 years of W-2 forms. You may also need to supply other documents after the initial analysis by Peoples State Bank. Put your home's equity to work today!



SCAN ME

**The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes; and the consumer should consult a tax advisor for further information regarding the deductibility of interest and charges. Peoples Home Potential Equity loans and lines of credit are subject to approval.*

mRDC FOR BUSINESS CUSTOMERS

With our new mobile Remote Deposit Capture (mRDC), Peoples business customers can deposit multiple checks to their accounts through any mobile device.

mRDC gives business customers the ability to deposit several checks within one mobile deposit through their mobile device.

To learn more about how mRDC can help your business, contact one of our Treasury Management team members.

treasurymanagement@bankpeoples.com

715.847.4197



The Power of Reinvesting in Our Community

Reinvesting in your community sounds great, but how do you make it happen?

If you've ever wondered if it matters where you deposit your hard-earned money, let us assure you that it does. Not only does banking locally support small businesses (community banks fund more than 60% of small business loans nationwide), but as locally owned and operated businesses themselves, they are part of the economic engines that create 62 percent of new jobs annually. That's powerful.

Community banks like Peoples State Bank take in deposits, distribute loans that feed into a self-sustaining micro-economy and keep funds in Wisconsin. The proceeds from those businesses employ residents, fund municipalities, and continue the cycle of locally-based economic growth.

And if you need more proof, consider the community bank impact on local communities:

- Community banks outpace large banks in their average number of banks operating in rural and urban markets by a 3:1 ratio.
- Community banks are preferred small business lenders, with an 81 percent net satisfaction score compared to 68 percent for large banks and 43 percent for online lenders.

- Community banks operate in areas abandoned by others—serving as the only physical banking presence in nearly one in three U.S. counties.

But it is not just about stats. When customers contact Peoples, they are greeted by a talented employee attuned to their needs and empowered to act on their behalf.

And when our employees contributed more than 5,400 hours of volunteer time in 2022, we're working toward our goal to ensure economic prosperity for the communities we call home.

April is Community Banking Month. Thank you for trusting Peoples for your banking needs.



Money 101 Blogs Contribute to Financial Literacy

Former Federal Reserve Chairman Alan Greenspan once stated, "Financial education is a process that should begin at an early age and continue throughout life. This cumulative process builds the skills necessary for making critical financial decisions."

At Peoples, we know not everyone received a basic financial education at an early age. That's why we started a series of blogs on financial literacy. We call it our Money 101 series. Each month, we add a blog to our PeoplesTalk website under the Money 101 topic. The blogs include a variety of topics, like basic banking information, financial tips, and information you might not know, such as how to avoid being the victim of a utility scam.



SCAN ME

On the PeoplesTalk blog pages, look for the blogs that have Money 101 as part of their title. You'll see them scattered throughout the site.

Having the knowledge about how to best manage your money is just the start. When you practice proper money management techniques, you're more inclined to make effective financial decisions.



SCAN ME

Peoples State Bank is owned by more than 1,000 shareholders across Wisconsin who hold PSB Holdings, Inc. (parent company) stock. The stock ticker is PSBQ and is traded on the OTCQX. Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution.

Bank Peoples App Icon Update



This Spring, Peoples will update the icon for our Bank Peoples app, replacing the small yellow "Peep" with the P from Peoples logo. While the app icon is changing, the Bank Peoples app remains the same, providing fast and secure financial tools to allow you to manage your money. And best of all, you won't need to do anything special. The update will take place automatically!

Peoples 2023 Promotions

Ten Peoples State Bank employees received promotions to start 2023. You can read all about their promotions and the hard work that led to them by scanning the QR code.



SCAN ME

Eckardt Joined Mortgage Team in Rhinelander



Peoples State Bank announced the hire of Ericka Eckardt (NMLS# 1543851) as a mortgage lender serving the greater Rhinelander area. Eckardt is based at the bank's Rhinelander location but will meet with mortgage customers throughout northern Wisconsin.

"Peoples has a great reputation helping customers with mortgage loans and financing their dream homes," said Eckardt.

Eckardt joins Peoples with two years of experience as a mortgage lender and an additional eight and a half of experience in retail banking.

"Ericka's experience in helping families finance their homes in the Rhinelander area is a big benefit to anyone looking for a home in Wisconsin's Northwoods," said Curtis McElhany, Peoples State Bank vice president, mortgage.

Eckardt—a Rhinelander native—will assist customers in obtaining financing to purchase a home, refinance an existing mortgage, or set up a construction loan while building their dream home.

Brandon Karaba Joined Peoples Commercial Banking Team



Peoples State Bank announced that Brandon Karaba has joined the Commercial Banking team as a vice president – commercial banker. Karaba will continue to work out of the bank's Rhinelander office, where he has served as a mortgage lender for 18 years.

"I have been very fortunate to work with a lot of great people throughout the area on their home loans, some of whom owned their own businesses," said Karaba. "Moving over to the commercial banking team will give me the opportunity to work with those same great people and help continue building on those relationships."

"Brandon's experience in the market is incredible. He's so well-known and respected," said Craig Lau, Peoples State Bank's northern market president. "I'm excited for Brandon to branch out and grow in this position while helping our business customers with all their financial needs."

Karaba—a native of Rhinelander—was a standout for the Hodags basketball team and has served as an assistant varsity coach for several years. He is the president of the Rhinelander Athletic Booster Club, a Kiwanis member, a police and fire commissioner, and has organized an annual alumni basketball tournament for 19 years.



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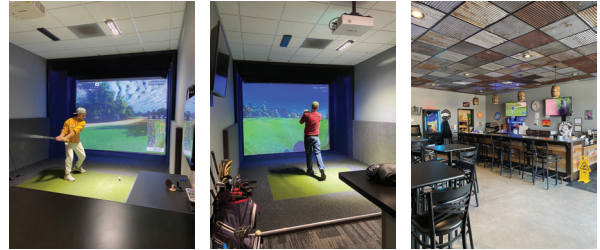
Peoples Donates to Habitat for Humanity Northwoods Wisconsin



Peoples State Bank donated \$500 to the 3rd Annual Online Facebook Auction fundraiser for the Habitat of Humanity Northwoods Wisconsin. The fundraiser helps fund Habitat’s mission of building affordable housing for families of Oneida and Vilas counties.

Pictured from left: Christy Seidel, Peoples State Bank personal banker, Stacy Timm, Peoples State Bank AVP commercial portfolio manager, Dave Havel, Habitat for Humanity Northwoods Wisconsin, and Ericka Eckardt, Peoples State Bank mortgage lender.

SHOP LOCAL



4 Seasons Golf of Wausau is an indoor golf simulator business with sports bar. We offer open tee times, leagues, fundraiser outings, corporate outings, tournaments, birthday parties, and more. We are Wausau’s only multi-bay golf simulator business open to the public 7 days a week, offering multiple opportunities for golfers and non-golfers.

Hours of Operation
 Monday-Thursday: 9 a.m. to 10 p.m.
 Friday-Saturday: 9 a.m. to midnight
 Sunday: 9 a.m. to 7 p.m.

4 Seasons Golf of Wausau
 151411 Robin Lane
 Wausau, WI 54401
 715.679.3769

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GRILLED STEAK FAJITAS

DIRECTIONS

1. For marinade: Whisk together vinegar, 2 tablespoons each fajita seasoning and oil. Cut the steak into 6 to 8 inch sections. Marinate in the refrigerator for 30 to 60 minutes, turning occasionally.
2. Meanwhile, brush the sweet peppers, green onions and jalapeños with oil and season with 1 tablespoon fajita seasoning. Wrap tortillas in heavy duty foil.
3. Drain meat and discard marinade. Grill the meat, vegetables and tortilla packet directly over medium high heat on a covered gas or charcoal grill. Turn the meat and vegetables occasionally and the tortillas every 2 minutes. Allow 8 to 10 minutes cooking time for the peppers, meat and tortillas and 2 to 3 minutes for the onions. As ingredients finish cooking, transfer them to a cutting board and tent with foil. While the meat rests for 5 minutes, slice the sweet peppers into thin strips, the jalapeños into rings and the onions into 1 inch pieces. Slice the meat diagonally against the grain into thin strips. Serve with tortillas and toppers.

Recipe by Midwest Living on midwestliving.com

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



INGREDIENTS

- 1/3 cup red wine vinegar
- 3 tablespoons fajita seasoning, divided
- 2 tablespoons vegetable oil, plus extra for brushing
- 1 ½ pounds beef skirt steak, trimmed
- 3 medium red, yellow, orange, and/or green sweet peppers, halved and seeded
- 7 green onions
- 4 - 6 fresh jalapeño peppers (optional)
- Corn or flour tortillas, warmed
- Assorted toppers (such as cheese, sour cream or salsa; optional)