



peoples talk

INNOVATING CUSTOMER SERVICE

Customers who frequent the Peoples bank location on Wausau's Stewart Avenue have been watching the renovation work in the lobby. It's nearing completion, but at the same time, it may never be quite complete. "In building the 'Bank of the Future,' we need to be mindful of our customers, what they expect from us, and how they've changed their banking needs," said Jeffrey Saxton, vice president - retail group leader. "In just the past two years, the pandemic has changed many customers' banking habits."

Peoples removed the large desk and partial wall to create a more inviting entrance, adding a curved brick wall and high-top tables and chairs. Peoples retail staff will help welcome customers to the bank, and with new digital technology, can assist customers with learning more about our products and opening accounts.

"We've always offered customers great service when they come to our bank locations," said Saxton. "That will remain the same with the changes we're making. We want to provide the best customer service for whatever method they choose to bank with us."

As Peoples continues to evolve the Bank of the Future, today's plans include education and self-service. "Providing an area for customers to learn



with or without guidance is important. We have plenty of digital tools for customers who choose to use them that we are excited to talk about and help them try out. In addition, we will continue with personal bankers who have office space for customer conversations."

What won't change is the friendly faces and exemplary customer service you've come to expect when visiting a Peoples location. What does the future hold? It wasn't too many years ago that a phone was just for calling family or friends, not for accessing your checking account and paying bills. But as technology changes, Peoples is committed to adapting and changing with it.

PICTURED ABOVE

Customers can review information and learn about Peoples' products on tablets in Stewart Avenue's new lobby area.

WAUKESHA REMODELING

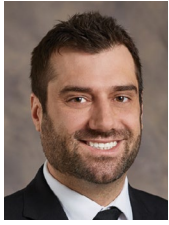
Peoples' customers in Waukesha have already begun to see changes in our newest bank location. Remodeling work started in early January and is expected to be complete by the end of summer.

The remodeling will include new technology and revisions to the teller line in the bank's lobby. This will allow for a better customer and employee experience. Other changes include doubling the number of offices for employees providing the privacy required for some customer interactions.

The work in Waukesha is being done in phases, with most of the customer impacting work in early summer. Peoples will provide signage and alert customers to any construction related issues.



Peoples State Bank Announces Staff Promotions



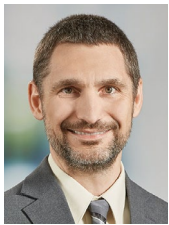
SIEWERT

Adam Siewert was promoted to vice president, commercial banker, Wausau – Stewart Avenue location. Siewert has been part of the commercial banking team since joining Peoples in 2018. He works with business owners and operators to assist them with their commercial banking needs.



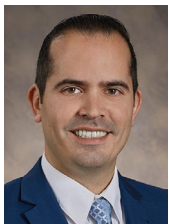
LULICH

Michelle Lulich was promoted to vice president, commercial loans and operations, Wausau – Stewart Avenue location. Lulich joined Peoples in 2005. Her team is responsible for all commercial banking documents. Additionally, Lulich took on the task of commercial loan compliance, ensuring our commercial customers and the bank's work with them is done in a manner that conforms to all federal and state banking regulations.



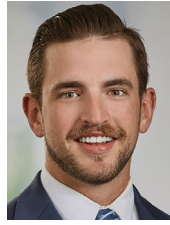
MAIGATTER

Matt Maigatter was promoted to assistant vice president, commercial banker, Waukesha location. In his role, Maigatter worked diligently with business customers in the Waukesha area before, during, and after Peoples purchased Sunset Bank & Savings in 2021. As a commercial banker, he provides our customers with the sound advice and professional expertise they need to be successful business owners.



PIMIENTA

Jose Pimienta, Jr. was promoted to assistant vice president, commercial banker, West Allis location. Joining Peoples in 2016 as the second employee hired in the Milwaukee area, Pimienta has built strong relationships with both his business customers and fellow employees. He helps business owners understand Peoples' products and how they can benefit from our services. In a short time, Pimienta has grown from a business portfolio manager to a business relationship manager to his new position as vice president – commercial banker.



WAGE

Seth Wage was promoted to assistant vice president, commercial banker, Wausau – Stewart Avenue location. Wage has become a "go-to" credit expert on the commercial banking team while at the same time helping our business owners with their lending and loan options.



SCHESSLER

Amanda Schessler was promoted to officer, commercial portfolio supervisor, Wausau – Stewart Avenue location. Since becoming the supervisor of the commercial portfolio team in 2021, Schessler helped meet aggressive deadlines, especially with the purchase of Sunset Bank & Savings and the commercial loan documentation transition.



CASELL

Jennifer Cassell was promoted to officer, human resources generalist, Wausau – Stewart Avenue location. In four years at Peoples, Cassell has expanded her initial role as human resources generalist. Cassell is responsible for most of the bank's employee documentation, including payroll, benefits, compliance, and annual state and federal paperwork filing. Cassell is participating in the Wausau Region Chamber's Transformational Leadership program to build on her leadership skills.



WOELLNER

Theresa Woellner was promoted to officer, loan operations process manager, Wausau – Stewart Avenue location. Woellner has deep experience at Peoples, having joined the bank in 1987. In her current role, Woellner ensures the bank's customers receive accurate loan documents, which are provided promptly. For more than 30 years, Woellner has demonstrated Peoples' commitment to customer service and the ability to work hand-in-hand with her coworkers.

Peoples Adds Rajek as Chief Credit Officer



Peoples State Bank hired Erik Rajek as the bank's chief credit officer. Rajek will oversee the team that reviews commercial loan applications with the bank.

"Peoples State Bank is known for being a well-managed bank with exceptional financials and loan portfolios," said Rajek. "I'm honored to join the executive team, providing oversight on the increasing complexity of credit risk."

Rajek joins Peoples with nearly two decades of experience in commercial loans and credit work. His experience includes working on U.S. Small Business Administration (SBA) loans and as a business development officer.

Money 101 Blog Contributes to Financial Literacy



April is Financial Literacy Month, dedicated to helping consumers understand the financial knowledge they need to be good savers and spenders. Peoples State Bank has planned a number of blog articles and social media posts to help our customers have a better grasp of their money. In addition to April's month-long financial education campaign, Peoples began a series of monthly blogs under the name Money 101, a nod to the type of college class a student takes when starting out in a specific education track.

Money 101 began in January, with a blog on the Top Tips for Serious Saving, written by Tyler Sherfinski, a personal banker at our Rib Mountain location. Tyler shared that we are all taught how to spend money, but most of us were not taught how to save our money. His four tips included:

1. Figure out where it's going – Track your spending for a month to see where your money goes.
2. Cut where you can – Look for items on your spending list that you can do without and save the money instead.
3. Be a savvy shopper – Look for sales and clip coupons to create savings opportunities.
4. Pay yourself first – After tracking, cutting, and saving, you should have the ability to put money away at the beginning of the month, instead of waiting until you've spent everything.

Peoples Spending Habits/Smart Budget tool offers you the ability to track your spending and build a budget. The tool is embedded within our digital banking platforms, including the Bank Peoples app. On the app, look for Spending Habits within the menu. If you access our digital banking platforms on a desktop or laptop, you'll need to first click into either a checking or savings account before you see the Spending Habits icon.

Spending Habits/Smart Budget allows you to see an overview of your accounts, recent transactions, spending by category, cashflow, net worth, goals, and budgets. You can also add accounts at other financial institutions in order to get a clearer picture of all your finances.

Look for more topics related to financial literacy during April's Financial Literacy month on the PeoplesTalk Blog on our website, bankpeoples.com.



Smarter in 60 MORTGAGE TIPS

Do you have about 60 seconds? That's all the time it takes to watch one of the new Peoples Smarter in 60 Mortgage Tips. Smarter in 60 provides answers to some of the most common questions the Peoples mortgage team are asked by home buyers.

Peoples mortgage lenders are working with the bank's marketing team to produce the videos along with accompanying blog stories that provide a bit more depth. Topics have included how much down payment a home buyer needs, what the difference is between a loan's interest rate and annual percentage rate, what credit score is needed to obtain a mortgage, and whether you might need to pay mortgage insurance on your loan.

Smarter in 60 videos and blogs can be found on the PeoplesTalk Blog on our website, www.bankpeoples.com.

Apply for your Mortgage Online!

Life's large purchases are more affordable with Peoples State Bank. And easier than ever! Apply online at bankpeoples.com to become pre-approved or purchase a home you've already found, or to refinance your current mortgage.

Helping you find the right mortgage is our specialty. Go online or call Peoples at **888.929.9902** and ask to speak to a mortgage lender.

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■ Peoples State Bank Announced Donation to Rhinelander's Hodag Park Project

Peoples State Bank announced a \$15,000 donation to the city of Rhinelander's Hodag Park improvement project. The money is earmarked for a new amphitheater and entertainment area to be built on the edge of Boom Lake within Hodag Park.

"When completed, these improvements will draw thousands of people to Hodag Park, enhancing Rhinelander's businesses and economy," said Craig Lau, Peoples State Bank northern market president. "Peoples is proud to make this donation to help fund this community-oriented space."

When completed, the project will provide gathering space for ceremonies, festivals, weddings, and reunions, as well as music performances, art fairs, and flea markets. The amenities will include a pavilion, amphitheater, splash pad, and improved seating and parking areas.

"We envision a weekly concert or event series during summer months," said Zach Vruwink, Rhinelander administrator. "I'm happy to have Peoples on board with this project, especially considering their long-time support of the city."



SHOP LOCAL

DAN SILLARS GENERAL CONTRACTOR, INC.



Founded in 1974, Dan Sillars General Contractor, Inc., is a family-owned, Wausau based construction company specializing in designing and building residential additions, window and siding upgrades, and bath and kitchen remodeling. We can design your project on a 3D CAD program, so you'll see the end result before beginning the project. Give Cory Sillars a call to find out more!

Dan Sillars General Contractor, Inc.
227229 Bobolink Ave.
Wausau, WI 54401
715.845.7651

■ Peoples and Kretz Donate to New NTC Program

Peoples State Bank is matching a \$5,000 donation by Kretz Lumber Company, totaling \$10,000 for a new Northcentral Technical College (NTC) program to fill a significant need in the lumber industry. The program will train workers on the skills needed to sharpen industrial blades and bandsaws for commercial lumber operations.

"We knew that Peoples would be a good partner in donating to this important new training program," said Troy Brown, Kretz Lumber Company president. "Peoples has been a great bank for small businesses. They understand small business banking needs, and in this case the importance of the forest products industry to Wisconsin's economy."

The new NTC Sawfiling program would be the first of its kind in the nation. It will help fill a void in the lumber industry. "Even with this training program, a good saw sharpener needs three to five years of apprenticeship training to become a master," said Brown.

"The wood products industry is crucial to the economic success of northern Wisconsin," said Scott Cattanach, Peoples State Bank president, and CEO. "We are pleased to join with Troy and Kretz Lumber Company leadership to continue growth in this industry. Our founders were entrepreneurs and local business owners, so helping other local businesses with this crucial program aligns with our goals."

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

STRAWBERRY BASIL AVOCADO WRAP

DIRECTIONS

Have all ingredients laid out on flat surface before beginning.

Start by spreading about 1 tablespoon cheese onto wrap, then layer on small handful of spinach (about 1/2 cup) and gently press spinach leaves into cheese.

Add on a handful of thinly sliced strawberries in one layer, then top with sliced avocado, some basil leaves and drizzle on balsamic vinegar or dressing of choice.

Gently fold in the ends of the wrap first and start rolling up. Use a toothpick to help hold the wrap together if you wish before slicing diagonally with large sharp knife. Enjoy!

Recipe by Ashley Walterhouse on fitmittenkitchen.com

INGREDIENTS

- 6 wraps (flour, gluten-free, your choice)
- 4 oz goat cheese (or vegan/dairy-free sub)
- 3 cups fresh spinach
- 1 quart strawberries, sliced
- 2 medium avocados, fleshed & sliced
- 1/2 cup chopped fresh basil leaves
- balsamic vinegar (or favorite dressing)