



## 2022 in Review: Meeting Challenges

Peoples' 60th anniversary came during a challenging year of transition. The nation's economic growth stumbled during the year, with rising interest rates as the Federal Reserve Board looks to tame rising inflation. Those economic challenges have impacted Peoples as our mortgage business slowed significantly with rising mortgage rates. Both borrowers and depositors are experiencing rising interest rates following the pandemic slowdown. With your support, we met most of our growth goals and finished the year strongly.

Peoples State Bank is a stronger bank for customers as we start 2023! We've had significant growth in a number of digital banking platforms designed to make your life easier. One of the most notable is the ability for anyone to open a new checking or savings account online. Current customers can simply log into their accounts on whatever device they want and add an account simply and safely.

Our development teams were busy with the account opening system in 2022, but that was just one of a number of digital banking upgrades for our banking platform. We added Zelle® for customers to send money to family or friends in an easy and quick manner. Our customers can also access fee-free cash at 55,000+ ATMs worldwide after we joined the Allpoint ATM Network.

More and more of you are using our digital banking platform to pay your bills using our BillPay feature. We recently added eBill to

upgrade our BillPay system. eBill allows you to connect the companies you need to pay directly into our BillPay system. Using eBill, you can verify that your payment was received and see your monthly statements right from Peoples' BillPay system.

For our business banking customers, we've added a digital banking feature designed to help them with their financial needs. Autobooks provides a complete accounting and bookkeeping solution for them. It can send invoices to their customers, accept digital payments, get paid online—all without third-party processing and with reduced interchange fees.

I am proud of all our staff and how they work to help customers reach their financial goals with the goal of building stronger communities. We're making significant strides in changing how we do business because we know you've changed how you bank. We're excited for 2023 and all it holds. Thanks for putting your trust in Peoples State Bank!



- Scott  
Scott M. Cattanach  
Peoples State Bank  
President & CEO

### PICTURED ABOVE

Peoples' employees spent Columbus Day at an all-staff training. Motivational speaker, magician, and comedian Mark Robinson shared through illusion and laughter how employees can discover what's possible with innovation magic.

## Peoples Named a Best Bank to Work For

Considering a career change? Consider Peoples! For the fourth straight year, Peoples State Bank has been named as one of the Best Banks to Work For by American Banker magazine and Best Companies Group. Peoples is one of just four Wisconsin banks to make the list.

AMERICAN BANKER

2022 Best Banks to Work For

American Banker noted the efforts of President and CEO Scott Cattanach in "listening with intent" to employees concerns and working with employees to address those issues as factors in the ranking.

American Banker also took special note of Peoples efforts in volunteer work, including the bank's executive management team volunteering side by side with employees to help non profits and other community organizations.

## How to Send Money Safely with Zelle®

Zelle® is a fast, safe, and easy way to send and receive money with people you trust, like your babysitter, coworkers, fellow PTA mom, or your son's soccer coach. Whether you just enrolled with Zelle® or have been an active user for a while, there are a few tips you should always keep in mind to ensure you are being safe when sending money.

### Only Send Money to People you Know and Trust

Money moves fast with Zelle®, directly from "bank account" to "bank account" within minutes\*. So, it's important you know and trust the people you're sending money to. Keep in mind that sending money with Zelle® is similar to handing someone cash.

### Beware of Payment Scams

One example of a payment scam is buying event tickets at a price that seems too good to be true from a stranger and never receiving them. If the seller asks you to use Zelle® to purchase the tickets, you should refuse unless the seller is a person you personally know.



Neither Peoples nor Zelle® offers a protection program for authorized payments made with Zelle®. So, if you aren't sure you will get what you paid for, you should use another payment method with purchase protection, such as a credit card.

### Treat Zelle® Like Cash

If a person has already enrolled a U.S. mobile number or email address with Zelle®, you can't cancel the transaction, so it's important you get it right the first time.

\* U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® marks are property of Early Warning Services, LLC and are used herein under license.

## Open an Account Online Anytime

Peoples continues to look for ways to make banking easier for you. We recently launched our new "Open an Account" online feature. Found on our website or within our digital banking platforms, Open an Account allows you to add a checking or savings account to your Peoples account lineup. The new feature can be used by customers and those without a current account at Peoples.

"Allowing current and new customers the ability to open a checking or savings account online provides them the flexibility to utilize the products Peoples offers at a time and place convenient for them," said Jeffrey Saxton, Peoples State Bank vice president, retail group lead. "People are more accustomed to the convenience of opening an account online."

Current customers are encouraged to sign into their digital banking account and clicking on Accounts, then looking for the "Add an account" button to begin the process. Your personal information will load automatically as customers, making it even faster to open a new account.

## New Stevens Point Office Location



Peoples State Bank's new loan production office is now open at 138 McDill Avenue, near the intersection with Post Road.

"Peoples is committed to our customers in the Stevens Point metro area," said Scott Cattanach, Peoples State Bank president and CEO. "The move positions our loan production

office in a more accessible location for customers on a high-traffic thoroughfare and provides potential growth opportunities for the future."

Peoples has provided loan servicing to customers in the Stevens Point area at the Oakwood Center location since 2017. The new location is in an office building owned by Designers 2, LLC.

"We have developed significant new relationships in the Stevens Point and Plover markets and our new location will better serve our growing customer base," said Pat Heier, senior vice president and commercial banking group leader. "This is a major next step on what is becoming an increasingly important market to Peoples State Bank."





# Peoples Promotions

## Peoples State Bank Promoted Four Employees Recently



DIVELY

Tim Dively has been promoted to senior vice president, chief technology and operating officer. Dively had previously served as vice president in the same capacity.

“Since joining the bank in 2018, Tim has helped Peoples move forward in digital and operational tools that ultimately have had an enormously positive impact on our customers,” said Scott Cattanach, Peoples State Bank president and CEO. “Tim has proven again and again the importance of providing easy-to-use digital products and services for customers along with our traditional banking channels.”



KARABA

Brandon Karaba (NMLS# 412960) has been promoted to vice president – regional market sales lead. Karaba will lead the mortgage sales team in Peoples’ northern market, including Rhinelander, Minocqua, and Eagle River.

“For 18 years, Brandon has built solid relationships with mortgage customers in Rhinelander and throughout the Northwoods,” said Curtis McElhaney, Peoples State Bank vice president, mortgage. “His dedication exemplifies the Peoples State Bank brand of always seeing the potential with families who are interested in purchasing their dream home.”



MARTELL

Heather Martell has been named the branch manager of the bank’s Weston location. Martell moves from the bank’s Treasury Management department, where she most recently served as a treasury management officer.

“Heather brings a vast array of banking knowledge with her to the Weston branch,” said Kari Solomonson, Peoples State Bank vice president, retail team leader. “Throughout her career in banking, Heather has excelled at demonstrating her digital banking expertise to our customers as well as other team members.”



JENSEN

Casey Jensen has been named Peoples’ first Information Security Officer. In this new role, Jensen will lead the bank’s information security programs to help our customers stay safe in their banking activities. Jensen has been with Peoples’ IT staff since 2013.

“Casey’s IT experience at Peoples and previous employers will be beneficial in this new position,” said Robert McPherson, vice president, risk management. “She’ll work in partnership with our IT and risk management staff providing independent oversight to ensure our customers are protected from cybercriminals.”

# eBill Offers Payment Confirmation in BillPay

Your bill pay account helps you manage all of your bills in one place—and now you can see exactly when your bills are paid.



Enroll in eBill payment confirmation today and you’ll be notified when your payment is received by the biller. You’ll see a payment confirmation number on each notification and in your payment history.

You’ll also get a monthly eBill statement that shows your balance, bill amount, and due date. So, there’s no need to log in to multiple websites to see when your payment is posted. It’s all part of your eBill pay account.

Next time you schedule a payment for one of your bills, watch for a pop-up window. If the payee is eligible, you’ll see the pop-up alerting you that you can enroll to receive payment confirmations for that payee. Select “Enroll Now” and you’re on your way to simplicity.

# Keep your business protected from **check fraud**

Save time, resources, and money with Positive Pay.

[bankpeoples.com/business](http://bankpeoples.com/business)



Peoples  
STATE BANK

Member FDIC

2023 Peoples Calendars Available



Congratulations to Mosinee’s Sara Denissen for receiving the most votes in this year’s Peoples State Bank calendar contest. Sara’s photo *Sunset Over Sunflower Field* captured the most votes and is the cover of our 2023 calendar.



Stop by your favorite Peoples location to get a free calendar or use your phone’s camera to scan the QR code to see all of the winning monthly photos.



SHOP LOCAL



WINDOW ENHANCEMENTS LLC  
PROFESSIONAL WINDOW TINTING



Window Enhancements LLC offers commercial and residential window tinting for glare, heating and cooling, privacy, decorative, and safety and security films. We’re a second-generation business that prides itself on customer service, quality of work, and providing the customer the best experience through every step of the process. Window Enhancements LLC is located in central Wisconsin, but serves customers throughout the Badger state.

**Window Enhancements LLC**  
703 Grand Avenue  
Rothschild, WI 54474  
715.200.8399

Want to promote your business in PeoplesTalk?  
Email us at [etalk@bankpeoples.com](mailto:etalk@bankpeoples.com)

APPLE DUMPLING BAKE

DIRECTIONS

1. Preheat oven to 350°. Peel, core and cut each apple into 8 wedges. Unroll both tubes of crescent dough; separate each into 8 triangles. Wrap a triangle around each wedge. Place in a greased 13x9 in. baking dish.
2. In a bowl, mix sugar, butter and cinnamon until blended; sprinkle over dumplings. Slowly pour soda around the rolls (do not stir).
3. Bake, uncovered, until golden brown and apples are tender, 35-40 minutes. Serve warm with ice cream.

Recipe by Taste of Home on [tasteofhome.com](http://tasteofhome.com)

Make sure to submit your favorite recipe to:  
[etalk@bankpeoples.com](mailto:etalk@bankpeoples.com)



INGREDIENTS

- 2 medium Granny Smith apples
- 2 tubes (8 ounces each) refrigerated crescent rolls
- 1 cup sugar
- 1/3 cup butter, softened
- 1/2 teaspoon ground cinnamon
- 3/4 cup Mountain Dew soda
- Vanilla ice cream