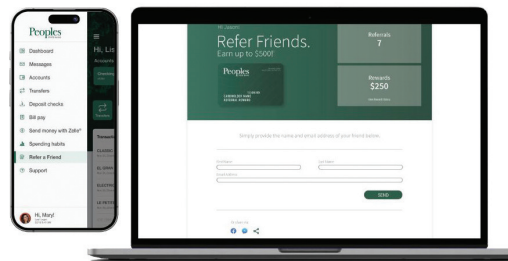


Refer Friends, Earn Rewards!

Peoples State Bank is always looking for more ways to make you money. You are our most important asset, and if you're happy, we're happy too! With Peoples' Refer a Friend program, you can earn up to \$500 a year and a friend or family member can earn a little extra spending money too. How does it work? 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! You can only Refer a Friend if you are a current customer of Peoples State Bank, and referrals can

Offer is subject to change at any time.

only be initiated through our digital banking platforms. The more friends and family members you refer, the more you and they can earn! **Earning is easy so get started today!**



Summer Projects? Tap into your Home's Equity!

If you have a mortgage on your home, as most homeowners do, then your home has probably earned some equity. Equity is the difference between the amount you owe on your mortgage and what your home is worth. Equity can be a powerful financial tool and is one of the greatest benefits of owning a home. This time of year, homeowners look to take advantage of longer days and better weather to get started on home improvements, repairs, or renovations. If this is the case for you, now is the time to consider a Peoples State Bank Home Potential Equity Loan or Line of Credit.

A Home Potential Equity Loan from Peoples State Bank will allow you to take out a lump sum based on the amount of equity you've built in your home. You make a one-time choice on the amount you would like to borrow, close on the loan, and receive a check for the amount you've chosen.

A Home Potential Equity Line of Credit (HELOC) from Peoples State Bank allows you to withdraw money again and again, over time, as you keep making payments.

Scan the QR code to learn more about these great options and apply today!



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New Downtown Milwaukee Branch Opens



Peoples State Bank is now open in downtown Milwaukee! The new branch and new offices, located at 790 N Jefferson St. near Cathedral Square, is the bank's third location in southeastern Wisconsin.


Peoples entered the Milwaukee market with a loan production office in 2016. In 2020, the bank opened a full-service branch in West Allis. In 2021, the bank's holding company, PSB Holdings Inc., purchased Sunset Bank & Savings in Waukesha.

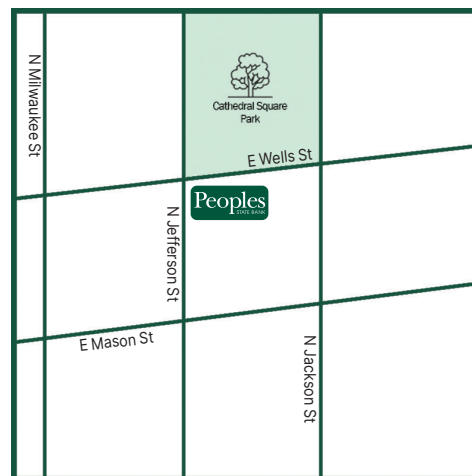
"We are excited about the future of Peoples in metro Milwaukee," said Scott Cattanach, Peoples State Bank president and CEO. "The new location will better serve existing commercial and depository customers and will help with new account growth."

Jeff Musa, the bank's regional president for southeastern Wisconsin, is very optimistic about the expansion. "We see the resurgence that downtown has made in recent years and we can't wait to be a part of it. Peoples is a relationship bank and the new branch will help us build on those connections and relationships in Milwaukee."

The new brick-and-mortar location comes with advanced technology, most notably a Video Teller ATM.

"We understand the hustle and bustle in this metro market and we want customers to be able to bank on their time. Customers will be able to deposit checks or cash, transfer money between Peoples accounts, and make payments through the video teller," said Jeff Saxton, Peoples vice president of retail sales and service. "You'll always speak to a Peoples employee through the Video ATM, just like when you walk into one of our banks."

 Follow @PeoplesStateBank on Facebook for plans of a grand opening celebration.



Downtown Milwaukee
790 N Jefferson Street
Milwaukee, WI 53202

Relax this Summer with Access to 55,000 Allpoint Surcharge Free ATMs

The Allpoint ATM Network is a system of more than 55,000 surcharge-free ATMs located throughout the world. Peoples State Bank became a member of the network in 2022, which means that if you have a Peoples debit card, you can use one of the Allpoint Network ATMs without being charged a fee. You heard that right... **NO FEES!**

Most of the Allpoint Network ATMs are located in your favorite retail locations: Target, Walgreens, CVS Pharmacy, Costco, Kroger, and Rite Aid. An easy way to identify an Allpoint ATM is to look for the logo applied to the outside of the ATM.



Another quick way to find ATM locations is to scan the QR code. Make sure to search for the city you're located in, and you'll find Allpoint ATMs on the map to review.

Enjoy banking made simple and convenient, with Peoples State Bank.



Tap to Pay Coming Soon to Peoples

Your Peoples Debit Mastercard Will Have Tap to Pay Technology



TAP TO PAY

You may have seen the Tap to Pay image above in advertising, or the four arc logo on a friend's credit or debit card. The logo is the universally recognized Tap to Pay icon, which indicates the card can be used to instantly pay for services without inserting it into a card reader.

Soon, Peoples State Bank will offer Tap to Pay on a newly redesigned Peoples Debit Mastercard. The redesigned Peoples card will look like these eye-catching images and will be sure to gain that "top spot" in your wallet or billfold. There is a new card for Debit, HSA and Business Debit. Peoples will roll out the new card based on your card's expiration date.

Here's what you need to know about the new card and the Tap to Pay feature. When you see a store terminal with the Tap to Pay logo, you can pay for your products by simply putting your Peoples Debit Mastercard next to the terminal. Just remember that your card

needs to have the same logo on it. While you may be able to Tap to Pay, some transactions may require you to use your PIN number to complete the purchase.

Tap to Pay is secure, convenient, and touch-free. Each transaction generates a transaction-specific one-time code that is extremely effective in reducing counterfeit fraud.

Watch for your new Peoples State Bank Debit Mastercard with Tap to Pay when your current card is close to its expiration date. Then, enjoy the simplicity of Tap to Pay!



Easily Deposit Checks using the Bank Peoples App

Did you know that you can deposit a check from the comfort of your living room or while you're on-the-go using your smartphone? That's right! It's simple, secure, and possible using the Bank Peoples app on your phone. Here's how it works:

- Add the special endorsement "For Mobile Deposit Only, Peoples State Bank" on the back of the check above your signature
- Open the Bank Peoples app on your phone, choosing Deposit on your dashboard or Deposit Checks from the menu
- Fill in the dollar amount of the check you are depositing
- Choose the account to deposit the money into
- Take a photo of the front of the check, aligning it inside the box that shows on the screen
- Take a photo of the back of the check, aligning it inside the box, and making sure the special endorsement mentioned above shows clearly
- Click submit to send the info to Peoples

Most checks clear within a couple of days. It's as easy as that!



Peoples STATE BANK | Zelle®

Send and Receive Money with Zelle®

Looking for a fast, safe and easy way to pay back friends and family? Skip the ATM and send money with Zelle, right from the Bank Peoples app.



Scan the QR code to learn more!

SHOP LOCAL



Established in 2008, Wildwood Outdoor Adventures & Campground has been committed to helping our guests have great adventure experiences on water and land! Come join in the fun! Kick back, relax and float down the river on a tube or enjoy one of our 15+ kayak, canoe and stand-up paddle board trips with your family and friends. We also have daily and multi-day rentals for your Northwoods get-a-way cabin or home. You pick up or we deliver!

Love to camp? We are located on the Eagle River Chain of Lakes (the world's largest freshwater chain). We offer full hook-up and water/electric sites, pull throughs and water view sites. We are big rig and pet friendly and have nightly, weekly, monthly, and seasonal sites available!

New for 2024! Outdoor laser tag, full convenience store, food, ice cream, beer garden & more!

Wildwood Outdoor Adventures & Campground
5230 Livin The Dream Way • Eagle River, WI 54521
715.477.3333

Hours of Operation
May 1st – October 15th
Every Day – 9 a.m. to 5 p.m.



Rib River by Accentu is a four-season event venue that boasts a warm atmosphere that everyone is sure to enjoy. We are a full-service venue with the ability to host up to 350 people seated comfortably for dinner or we can provide you with all your catering needs. We have the capability to host anything from a small office meeting to a large wedding. Our property is bordered by farmland and the Big Rib River giving your event a very private and picturesque setting. We specialize in all types of events and have trained and professional staff to help you with all your planning needs.

Rib River by Accentu
135737 State Hwy 29 | Marathon, WI 54448
715.443.2060

Hours of Operation
Summer Hours vary by event
Fall & Winter open for Friday Fish Fry and every other Saturday for Prime Rib Dinner!

Follow us on Facebook at @RibRiverbyAccentu for special events and more information!

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

FIZZY PINEAPPLE PUNCH

This summer, cool off with a glass of this beautiful and enticing pineapple punch! Sweet and refreshing... you'll be having seconds before you know it!

DIRECTIONS

1. Pour thawed pineapple juice concentrate and thawed limeade concentrate in a large pitcher.
2. Add cold water and most of the club soda, reserving about 1/3 cup.
3. Stir to combine and chill until cold.
4. Add ice cubes and assorted fruits to serving glasses and pour in chilled punch.
5. Garnish as desired and top off glasses with a splash of extra club soda for extra "fizz".

Recipe by Amanda on thechunkychef.com

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



INGREDIENTS

- 1 - 12 oz can frozen pineapple juice concentrate, thawed
- 1 - 6 oz can frozen limeade concentrate, thawed
- 4 1/2 cups cold water
- 1 liter club soda, chilled
- Assorted fruits (such as strawberries, raspberries, blueberries, oranges, limes, and pineapple)
- Garnishes such as fresh mint