

THE PEOPLES PRESS

April 2024

Returning from Somewhere Warm?

If so, please remember to call us with your current mailing address. To request an address change or to let us know the date you are returning to your permanent address, please visit one of our offices or call our toll free number 1-800-280-1074 and ask for the Operations Dept. Also keep in mind that we offer Online Banking with Electronic statements, which eliminates a paper statement. You can access your statement at your convenience without having to wait for a paper statement to arrive in the mail. It's simple, secure and convenient. Visit our website www.peoplesfinancial.com and sign up today!

Sure ways to spot a scammer!

Scammers say and do things that can tell us they're lying – and they're not who they pretend to be. Of course, to hear or see those clues, we have to get past the panic scammers make us feel, thanks to the so-called emergencies they try to create. And since scammers are convincing, that can be hard to do. But recent scams are costing people their life savings, so here are some sure ways to spot the scammer.

"Act now!" That's a scam. Scammers use pressure, so you don't have time to think. But pressuring you to act now is always a sign of a scam. It's also a reason to stop.

"Don't trust anyone. They're in on it." That's a scam. Scammers want to cut you off from anyone who might slow you down.

"Don't hang up." That's a scam. If someone wants to keep you on the phone while you go withdraw or transfer money, buy gift cards, or anything else they're asking you to do: that's a scammer. DO hang up.

"Withdraw cash and give it to [anyone]" is a scam. Doesn't matter who they say: it's a scam. Don't give it to a courier, don't deliver it anywhere, don't send it. It's a scam.

"Buy gift cards" is a scam. There's never a reason to pay for anything with a gift card. And once you share the PIN numbers on the back, your money's as good as gone.

Business Spotlight

Spring Creek Cattle Company | springcreeksbeef@gmail.com | 608-732-5334

May is Beef Month!
10% off the Purchase of our Frozen Beef

Free delivery within 30 miles of Boscobel, on orders over \$50.
Pick up available at the farm or in Prairie du Chien.

Spring Creeks
CATTLE COMPANY

Expires: May 31, 2024

Your Business Here

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Planning for Tax Season?

Tax season can be stressful and stir up conflicting emotions. While it is rewarding to note the growth of your earnings and assets, paying more taxes on those gains can be frustrating.

I have the knowledge and experience to help you develop effective tax season strategies with your tax advisor to ensure that you are positioned to:

- Pay no more than your fair share in taxes
- Develop an effective overall strategy as you pursue your long term financial goals
- Align your 401(k) investment selections with your total financial picture, including other personal savings, pending expenses (e.g., your children's college education) or your current debt.

Gain confidence knowing you've had an experienced financial professional take the time to review your portfolio. Because no matter what size your portfolio is, factors such as over or under-weighting in various asset classes, less than optimum investment vehicles in taxable versus tax-deferred accounts, portfolio overlap and other considerations can seriously impact your returns and influence the amount of risk you may be unknowingly assuming.

My goal is to help you keep more of your earnings after taxes and inflation, so as you pull together documentation for filing your tax return, it would be my pleasure to examine your current investments to ensure you remain on track toward your financial goals.

I look forward to speaking with you soon,

Tyler Kozelka

LPL Investment Representative



SCHEDULE YOUR COMPLIMENTARY FINANCIAL REVIEW

Contact Tyler today!
608-326-0507

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