

THE PEOPLES PRESS

August 2022

All Branches Closed: Monday, September 5

All branches will be closed on Monday, September 5 in observance of Labor Day. There will be no ACH files generated on Monday, September 5; therefore, payroll files must be submitted one day earlier than normal. All online banking transfers scheduled for Monday, September 5 will not be processed until Tuesday, September 6. All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, September 2 will not be processed until Tuesday, September 6.

Meet Our Newest Team Member



Ja'shon Simpson

Ja'shon is a Student Maintenance Assistant in our Prairie du Chien Downtown office. Ja'shon is from Caledonia, MN and graduated high school this past Spring. Ja'shon plans to attend MCU in the Twin Cities to study Sports Marketing and Business.

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DID YOU KNOW THAT AUGUST 14TH IS NATIONAL FINANCIAL AWARENESS DAY?



It's more important than you think. And plus, what's more fun than financial independence? First off, think about that great feeling you get when you don't have the looming specter of debt hanging over you. Also, sound financial decisions can really make a difference down the road. Remember, retirement is a time to take all those vacations you couldn't when you were working the daily grind. Because money is important to our overall peace of mind, Financial Awareness Day is a great time to review where you are now and where you're going financially. Don't let bad financial decisions ruin the best years of your life!

How To Observe National Financial Awareness Day

Get smart about your money

National Financial Awareness Day is the perfect opportunity to make a budget. We know, we know, it's not an attractive task but it's so important. Find out where you spend your money by making a spreadsheet or using one of the many online services and apps that will do it for you. The numbers may shock you but that's okay — knowledge is power!

Invest

Got some money burning a hole in your pocket? Instead of spending it on some fleeting luxury, why not get in on some of that sweet return-on-investment action? Very rarely do you get the chance to spend your money on something that gives a bit back — well, unless you take a trip to Vegas, but those odds are for suckers. Use National Financial Awareness Day as an excuse to start investing. It's sure to pay off!

Why National Financial Awareness Day Is Important

It teaches us that finances don't have to be confusing

There's no downside to having a bit of financial literacy in life. It's a subject many people find daunting, but taking the initiative to learn how money works will make all your peers green with envy. Just like everyone flockes to that one mechanically-inclined friend when their car breaks down, you'll be that guy — but for money.

It reminds us to prepare for the unforeseeable future

They say money can't buy you happiness. Perhaps — but not having money can sure bring you a lot of sadness. That's why it's so important to make sound investment decisions now so you're not suffering later. You never know what kind of pitfalls life may throw your way but there's no better defense than having a nice contingency fund in your pocket.



Sincerely,

Tyler Kozelka

Investment Representative
Peoples Investment Center
tyler.kozelka@lpl.com

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appointment!
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