

THE PEOPLES PRESS

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Can You Spot a Phishing Scam?

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. And in this time of expanded use of online banking, the problem is only growing worse. Online scams aren't so scary when you know what to look for. And at Peoples State Bank, we're committed to helping you spot them as an extra layer of protection for your account.

We want every bank customer to become a pro at spotting a phishing scam—and stop bank impostors in their tracks. It starts with these four words: Banks Never Ask That. Because when you know what sounds suspicious, you'll be less likely to be fooled. For tips on how to keep phishing criminals at bay, including videos, an interactive quiz and more, visit www.BanksNeverAskThat.com.

All Branches Closed

All branches will be closed on Monday, February 21 in observance of President's Day.

- There will be no ACH files generated on February 21; therefore, payroll files must be submitted one day earlier than normal.
- All online banking transfers scheduled for February 21 will not be processed until February 22.
- All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, February 18 will not be processed until Tuesday, February 22.

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It's Tax Refund Season

To ensure your refund posts correctly to your Peoples State Bank account, here are a few tips:

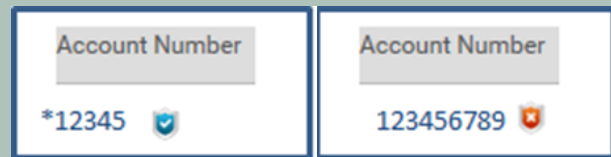
Provide your correct Routing Number and Account Number to the IRS. If you use a tax preparer, make sure they have the most current account information. If inaccurate information is provided, the refund will be returned to the IRS. In turn, the IRS will issue a paper check to the address listed on the tax return and can take 4-6 weeks to be received.

- **Peoples State Bank routing number is 075908658**
- Your Account number can be found on your checks/deposit slip or within Online Banking:
 - Sample Check:



Online Banking, log in and click on:

- “Welcome to Your Name”
- “All Services & Settings”
- “Modify Account Access”
- Click on the blue checkmark shield to unmask complete account number.



The name(s) on the refund must match the name(s) on the account. Refunds will be returned if the person named on the refund record is not on the account.

The IRS determines the effective date for the Tax Refund to be deposited. We post all ACH transactions on the effective date that is provided with the ACH record.

Monitor the status of your Tax Refunds using the resources below:

- IRS Federal Refunds:
 - <http://www.irs.gov/Refunds> There is also a mobile app available called IRS2GO.
 - 1-800-829-4477 However, you have to wait 4 weeks after the refund has been submitted before calling.
- State Refunds:
 - Wisconsin: <https://www.revenue.wi.gov/Pages/apps/taxreturnstatus.aspx>
 - Iowa: <https://www.idr.iowa.gov/wheresmyrefund/>