

THE PEOPLES PRESS

February 2023

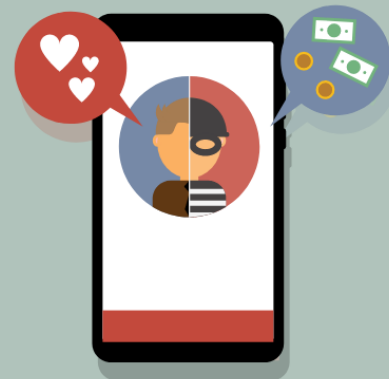
All branches Closed: Monday, February 20

All branches will be closed on Monday, February 20 in observance of President's Day. There will be no ACH files generated on Monday, February 20; therefore, payroll files must be submitted one day earlier than normal. All online banking transfers scheduled for Monday, February 20 will not be processed until Tuesday, February 21. All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, February 17 will not be processed until Tuesday, February 21.

Roses are red, Violets are blue, Romance scams are bad & they will cost you!

It's Valentine's season and the scammers are out in full force. There are many ways these online criminals try to trick you, but the most common are phony florists, online dating scams, phony electronic greeting cards and delivery scams. So, here are the red flags you need to look out for:

- Do not trust emails or advertising from online florists or other gift retailers until you are sure that they are valid. Otherwise, you might be turning over your credit card information to a scammer or infect your computer with malicious software. Shop local with trustworthy businesses.
- Do not trust an online greeting card, particularly if it does not indicate who sent it to you. Be very wary of a card sent by "a secret admirer." Even if you recognize the name, confirm that it was really sent from that person before you click on the link and open the card.
- Do not trust special deliveries, there is no special charge for alcohol so if someone requires credit card payments for such a delivery, politely decline knowing you just avoided a scam.
- Do not trust anyone who indicates he or she is in love with you and then wants to communicate with you right away on an email account outside of the dating site, claiming to be working abroad, asking for your address, and poor grammar which is often a sign of a foreign romance scammer. Think before you click on any links that are sent to you.



Meet Our Newest Team Member



Denise McCarthy

Meet Denise! Denise lives in Wauzeka, WI with her husband, Craig, and 2 children. She spent the previous 21 years managing a business in Prairie du Chien. We are very excited to have Denise on our team!

Did you know?

Peoples State Bank has a Facebook page and Instagram page where we post important updates! Give us a like on Facebook @pplsstatebank and follow us on Instagram @peoplesstatebnk so you never miss a thing.



800-280-1074

www.peoplesfinancial.com

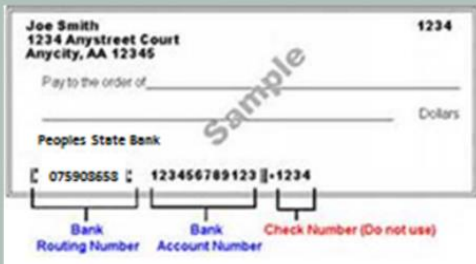
Bagley • Bloomington • Boscobel • Dickeyville • Eastman • Fennimore • Glen Haven
Guttenberg • Harpers Ferry • Lancaster • Mount Hope • Patch Grove • Prairie du Chien
Potosi • Seneca • Soldiers Grove • Viroqua • Wauzeka

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/>