

# THE PEOPLES PRESS

January 2025

## All Branches Closed: Monday, January 20

Peoples State Bank will be closed on Monday Jan. 20 in observance of Martin Luther King Day. All remote capture deposits or mobile check deposits submitted after 3pm on Friday Jan. 17 will be processed Tuesday Jan. 21. Online banking transfers scheduled for Monday Jan. 20 will not be processed until Tuesday Jan. 21. There will be no ACH files generated on Monday Jan. 20; therefore, payroll files must be submitted one day earlier than normal.

\$192,173

Donated to Sponsorships  
and Donations of 298  
Organizations

7

PSB Retirees



Peoples State  
Bank 2024  
Recap

Peoples State  
Bank employees  
serve

38

local committees  
and  
organizations to  
make a  
difference.

15

Local Schools  
Supported

8

Local Food Banks  
Supported



24

Scholarships Given to  
Local Students

## Business Spotlight

608-326-4773

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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 Financial Investment Representative



**SCHEDULE YOUR COMPLIMENTARY FINANCIAL REVIEW**

Contact Tyler today!  
608-326-3540  
peoplesinvestmentcenter.com  
tyler.kozelka@lpl.com

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