

THE PEOPLES PRESS

January 2023

All branches Closed: Monday, January 16

All branches will be closed on Monday, January 16 in observance of Martin Luther King Jr Day. There will be no ACH files generated on Monday, January 16; therefore, payroll files must be submitted one day earlier than normal. All online banking transfers scheduled for Monday, January 16 will not be processed until Tuesday, January 17. All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, January 13 will not be processed until Tuesday, January 16.

Wish you a
Happy & Healthy
New Year.



Meet Our Newest Team Members



Janice Polodna

Meet Janice! Janice has lived in the Prairie du Chien area all of her life. She is married with two sons. Janice has six grandchildren, whom she loves to spend time with. Janice is excited to start a new chapter at PSB!



Robert Johnson

Meet Robert! He has two sons and lives with his significant other in Guttenberg. He is a huge Pittsburgh Steelers and Penguins fan. Robert enjoys fishing, kayaking, hiking, and camping. Robert looks forward to meeting and assisting customer!



**\$1 OFF per 1lb. pack of
Fresh Ground Chuck**

Limit 2 lbs. per coupon. Expires 3/1/23

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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 Audra, Administrative Assistant: 608-326-3540



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