

# THE PEOPLES PRESS

May 2023

## All Branches Closed: Monday, May 29

All branches will be closed on Monday, May 29 in observance of Memorial Day. There will be no ACH files generated on Monday, May 29; therefore, payroll files must be submitted one day earlier than normal. All online banking transfers scheduled for Monday, May 29 will not be processed until Tuesday, May 30. All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, May 26 will not be processed until Tuesday, May 30.

## All Branches Closed: Monday, June 19

All branches will be closed on Monday, June 19 in observance of Juneteenth. There will be no ACH files generated on Monday, June 19; therefore, payroll files must be submitted one day earlier than normal. All online banking transfers scheduled for Monday, June 19 will not be processed until Tuesday, June 20. All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, June 16 will not be processed until Tuesday, June 20.

## Electronic Statements Available with Online Banking

Keep in mind that we offer Online Banking with Electronic statements, which eliminates paper statements. You can access your statement at your convenience without having to wait for a paper statement to arrive in the mail. It's simple, secure, and convenient. Visit our website [www.peoplesfinancial.com](http://www.peoplesfinancial.com) and sign up today!

## Meet Our Newest Team Member



### Adam Kramer

Adam is joining us as an Agriculture Solutions Officer. He has been surrounded by agriculture his entire life. Adam and his wife have four kids and live near Bagley, WI. Adam looks forward to meeting and helping customers.

## CONGRATULATIONS CLASS OF 2023

"YOUR EDUCATION IS A DRESS REHEARSAL FOR THE LIFE THAT IS YOURS TO LEAD"

-NORA EPHRON

## Business Spotlight



Member  
**FDIC** | EQUAL HOUSING  
LENDER

800-280-1074

[www.peoplesfinancial.com](http://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 • Waukon • Wauzeka

# SECURITY HINTS & TIPS: HOW TO SAFELY SHOP ONLINE

Do you regularly use your debit card for online purchases? Do you have payment information saved on online shopping accounts? Do you use autofill to enter your payment information? If you answered yes to any of these questions, your payment information may be at risk. Online retailers are a popular target for cybercriminals, which makes your information vulnerable to a data breach. A data breach is when a cyberattack results in the theft of private user information.

If you shop online and want to secure your payment information from a data breach, consider the following tips:

01

## AVOID MAKING PAYMENTS WITH DEBIT CARDS

When you make purchases online, always use a credit card instead of a debit card. Debit cards are linked to your bank account, so if a bad guy can access your debit card information, they can access your entire bank account. Because debit cards use the cash available in your bank, disputing a charge can lead to the long and complicated process of replacing stolen funds. Credit card purchases add to your debt, which means that a fraudulent charge won't immediately impact your finances. Using a credit card for online purchases allows you to dispute a charge, without losing access to your cash.

02

## AVOID SAVING PAYMENT METHODS FOR FUTURE PURCHASES

When you shop online, many retailers offer to save your payment information for future purchases. While this option is more convenient than entering your payment information every time you shop, always decline to save this information. Unfortunately, data breaches happen and even the most reputable online retailers are vulnerable to a breach. Avoid saving your payment method altogether so that your information is not at risk during a cyber attack.

03

## AVOID SAVING PAYMENT METHODS FOR AUTOFILL

When you make purchases online, internet browsers such as Chrome, Edge, and Firefox offer to save your payment information for autofill. Even if it is more convenient to use the autofill feature, always decline to save this information. If bad guys physically or remotely gain access to your browser, they can steal any information that your browser stores for autofill purposes. It may be inconvenient to manually enter your payment information every time you shop online, but the inconvenience is worth keeping your information secure.