

THE PEOPLES PRESS

October 2024


All Branches Closed: Monday, November 11

All branches will be closed Monday, November 11 in observance of Veterans Day. All remote capture deposits or mobile check deposits submitted after 3 pm on Friday, November 8 will not be processed until Tuesday, November 12. All online banking transfers scheduled for Monday, November 11 will not be processed until Tuesday, November 12. There will be no ACH files generated on Monday, November 11; therefore, payroll files must be submitted one day earlier than normal.

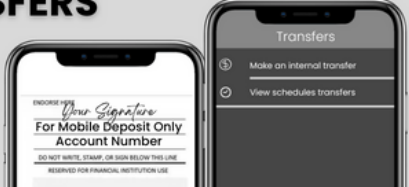
Going Somewhere Warm for Winter?

If so, have you called us to update us on your current mailing address? Changing your address at the post office is sufficient for the majority of your mail, but not for all of it. For example, we do not forward your bank statement based upon the forwarding information provided to the post office. You must provide your mailing address directly to us. To request an address change, please visit your local Peoples State Bank office or call our toll-free telephone number 1-800-280-1074 and ask for the Operations Dept. Let us know when you are leaving your permanent address and when you are returning. Also, keep in mind that we offer Online Banking with Electronic Statements, which eliminates the paper statement. You can access your statement at your convenience without having to wait for it to arrive in the mail. It's simple, secure, and convenient. Visit our website www.peoplesfinancial.com and sign up today!

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Business Spotlight

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THE LEFT BANK

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OCTOBER IS FINANCIAL PLANNING MONTH

Heading into the holiday season, Financial Planning Month reminds us to keep our spending in check and prepare our budgets. While it's always better to give than receive, it's smarter to stick to a budget all year long. That's why Financial Planning Month takes a fresh look at our spending habits in October.

Depending on where we are in life, our approach to budgeting changes. However, if we start out saving and planning for our financial future when we're young, the target is easier to make.

MAKE A BUDGET

Review the last few months of expenses and cut expenses where you can. Reduce meals out and luxury items. Memberships and drive-thru coffees add up.

PAY BILLS ON TIME

Late fees and penalties result in extra costs and harm your credit.

START SAVING

A little every month becomes a habit quickly. If your employer offers a 401k with a matching benefit, contribute to the maximum allowed. For every dollar you don't contribute to the matching limit, you're throwing away money.

SELL WHAT YOU DON'T USE ANYMORE

If you have things collecting dust, taking up space, or otherwise not being used, get rid of them. It may be worth something. Whether its value is in recycled metal or the eye of the beholder, it doesn't matter.

CAN'T SELL IT?

Donate. Qualified donations are tax deductible. Don't forget to ask for a receipt and claim it on your tax return.

We can help you with your goals and set you on the path toward success.

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