

THE PEOPLES PRESS

September 2021

Wireless Internet Now Available at ALL Branches

All branches now have free wireless internet for customer use.

- Wireless internet will be available from 7 AM - 7 PM, Monday-Saturday.
- SSID: PSB Public
- Password: psb@1914

All Branches Closed October 11

All branches will be closed on Monday, October 11 in observance of Columbus Day.

- There will be no ACH files generated on October 11; therefore, payroll files must be submitted one day earlier than normal.
- All online banking transfers scheduled for October 11 will not be processed until October 12.
- All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, October 8 will not be processed until Tuesday, October 12.

Business Spotlights

10% OFF PROPERTY RENTALS

gatherings

Gatherings on the Ridge
608-306-2598
info@gatheringsontheridge.com
25941 WI-27, Eastman, WI

Expires 10/31/21

ROCKTEK
DRYWALL & CONSTRUCTION LLC

Austin Mezera
Licensed & Insured

608.412.2705 | www.RocktekConstruct.com

FREE ESTIMATE - Mention this coupon!

Expires 11/30/21



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 (Downtown & Riverside Square) • Potosi • Seneca • Soldiers Grove • Viroqua (Downtown & Vernon Square) • Wauzeka



Member
FDIC

7 TIPS FOR IMPROVING YOUR CREDIT SCORE

An important step to finding a home, whether you're renting or buying, is ensuring that you have a good credit history. The American Bankers Association suggests the following tips to improve your credit score.

REQUEST A COPY OF YOUR CREDIT SCORE REPORT – AND MAKE SURE IT IS CORRECT

Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans – such as a mortgage. Everyone is entitled to receive a free copy of his or her credit report annually from each of the three credit reporting agencies, but you must go through the Federal Trade Commission's website or call 1-877-322-8228. Note that you may have to pay for the numerical credit score itself.



SET UP AUTOMATIC BILL PAY

Payment history makes up 32 percent of your VantageScore credit score and 35 percent of your FICO credit score. The longer you pay your bills on time, the better your score. Avoid missed payments by setting as many of your bills to automatic pay as possible.

BUILD CREDIT THROUGH RENTING

VantageScore's scoring model, created by the three major credit bureaus, will now weigh rent and utility payment records. This will allow it to score as many as 35 million people who previously couldn't get a credit score.



KEEP BALANCES LOW ON CREDIT CARDS AND 'REVOLVING CREDIT.'

Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.

APPLY FOR AND OPEN NEW CREDIT ACCOUNTS ONLY AS NEEDED

Keep this in mind the next time a retailer offers you 10 percent off if you open an account. However, if you need a new line of credit, don't jump at the first appealing offer; compare rates and fees offered through mail solicitation, on the Internet or at your local bank.



TALK TO CREDIT COUNSELORS IF YOU'RE IN TROUBLE

According to FICO, closing accounts can never help your score and can in fact damage it.

TALK TO CREDIT COUNSELORS IF YOU'RE IN TROUBLE

Using legitimate, non-profit credit counseling can help you manage your debt and won't hurt your credit score. For more information on debt management, contact the National Foundation for Consumer Credit.
