

PEOPLES BANK  
of WISCONSIN

# Money Minder

Spring 2010

A newsletter for customers of Peoples Bank of Wisconsin.  
Your locally owned and operated full-service bank.

We remain as one of the strongest, most stable and respected financial institutions in the area.

**Thank you to our Staff, Our Customers, Community and Friends** for your loyalty and continued confidence you have placed in us over the years.



## PROUD TO SERVE OUR COMMUNITY *April is Community Banking Month*

Peoples Bank of Wisconsin will join community bankers throughout the nation during April to celebrate Community Banking Month. Community banks are the foundation of our nation and are a vital part of every community. We fund small businesses, provide mortgages so families can own homes and help thousands of local residents realize their dreams and build sound financial futures. We are proud of our communities and we are dedicated to serving the citizens and businesses that reside and operate in Northwestern Wisconsin.

**Visit us during the month of April and see why 'community' comes first.**

Help us **'SHRED Identity Theft'** – Every Thursday in April, bring your sensitive documents, limited to no more than 1 small box to have them shred. Enter the drawing to win a shredder of your very own.

Community Challenge **"Fight Hunger in Northwest Wisconsin"**  
Hayward Community Food Shelf – Working to reduce Hunger in Sawyer County.  
St. Francis Food Pantry – Assisting the Hungry in Eau Claire County.

Help us help our local food agencies raise funds. Each \$1 raised at each organization through the end of April, will help them qualify for a proportionate grant of \$250 up to \$40,000 from the 'Feinstein Foundation Annual \$1 Million Giveaway to Fight Hunger', the largest annual event to help put a stop to hunger. The more we help them raise locally, the more funds they are eligible to receive. This foundation will donate a proportionate amount of their annual \$1 Million grant when you make a monetary donation and/or donate food items in conjunction with this month long challenge. Stop in the bank to learn more about how your contributions help the people of our counties.


**Customer Appreciation Days.** Join us every Friday in April for freshly baked cookies and coffee. Register to win the weekly giveaway featuring items/services from local merchants.

Check our website, [www.peoplesbankofwi.com](http://www.peoplesbankofwi.com), for a more detailed schedule of 'community banking month' events.



## 18th Annual PBW Travel Club Fall Foliage Deluxe Motor Coach Tour

Join us for a deluxe motor coach fall foliage tour to New England, New York, Boston, Maine and New Hampshire from September 29th to October 9th, 2010. Contact us for a free brochure. Make your reservations early as this



18th annual tour will sell out quickly. Call Shannon at 715-634-2674 for more information.

[www.peoplesbankofwi.com](http://www.peoplesbankofwi.com)

## How do you protect your business from losses due to embezzlement and internal dishonesty?

Most businesses trust the people and sometimes family that they have working for them. However, it is never a bad idea to revisit your internal controls and upgrade the policies for the tasks that have key employees doing all the money handling or bookkeeping.

Segregation of duties or functions is crucial. No single employee should have too much control of handling cash, bills, payments and deposits. The owner or top executive needs to co-sign larger checks and regularly review bank and financial statements. Make sure all correspondence is reviewed by more than one person, especially financial account information, such as bank account records and credit card bills. Often times a dishonest employee will change the address or is the only person getting the mail and information such as tax liens, past due credit card bills and bank statements are not getting into the owner or managers hands.

Sometimes the simple "changes" in practices can be very minor and something that can be done easily, allowing you to rest easy knowing there is little chance of anybody attempting any dishonest behavior.

*May is*  
**PBW Small Business  
Banking Month**

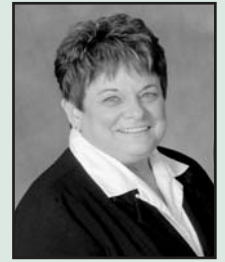
*June is*  
**National  
Homeownership  
Month**

Look for in-bank promotions  
and/or check our  
website for more details.

## STAFF NEWS

### Staff Retirement

We would like to thank **Mary Wright** for her dedication over the last seven years. Mary has held positions of increasing responsibility starting in the mortgage department, then customer service and most recently, mortgage and consumer lending.



In addition to her daily Bank responsibilities, Mary has been extremely devoted to serving the Hayward Community, committing a significant amount of volunteer time to local service and charitable organizations including The American Birkebeiner, American Cancer Society, Fishing Has No Boundaries, Hayward Lions Club, Junior Achievement, Northland Area Builders Association and Grace Lutheran Church.

Thank you Mary for your dedication and service to our Bank, our Customers and our Community, you will be missed.

Please join us in wishing Mary the very best in her retirement, it is well earned!

### New Staff

In April 2007, while in college at UW-Eau Claire, **April Timm** started working at our Eau Claire bank as a part-time teller. She continued working for the bank on a part-time basis until the summer of 2009, when April worked as an intern in our Internal Audit area. As of June 2010, April will work on a full time basis as our Assistant Auditor. We are proud to officially welcome her to our staff and would like to extend our congratulations on her upcoming graduation.



*We support the professional growth of our local students by offering a career-oriented working environment to prepare them for the future.*

## Order your checks directly from the bank

Even in the age of AFTs, debit cards, electronic funds transfers, online banking and bill pay, many of us still have a great need for checks. Peoples Bank of Wisconsin is now offering new check styles and designs from our internal check printing program offered with a 100% satisfaction guarantee.

**Ordering checks through your bank  
is the best way to do things.**

- Higher Quality
- Better Service
- Increased Security
- Faster Turn Around
- Attractive Price
- Better Value
- Best Option!



*Money Minder*