



PremierBank

hello Summer 2020

Here. For You. Always.

HIGHLIGHTS

A quarterly customer newsletter published by PremierBank

PRESIDENT'S GREETING



When everything seems to be against you, remember that the airplane takes off against the wind, not with it. ~ Henry Ford

By Russ Turk

In my last newsletter article, I wrote about how spring always seems to be a joyous time of year where we welcome warm sunshine, new growth, green grass, longer days and the start of golf and baseball season. Since then, times have certainly changed. We still have warm sunshine, new growth, green grass and longer days but the 2020 baseball season is still on hold and the golf season is just now getting started. It has been over 15 years since the banking industry was asked to create a Pandemic policy that could be used as a guide in the event we would encounter a pandemic within our industry. I remember thinking at that time that we will likely never have to use this policy, however, on March 16, 2020 I was very glad we had one in place that could help us navigate our way through the current environment which is widely referred to as COVID-19.

Trying times, unprecedented times, unknown times, challenging times, difficult times, desperate times, tough times, hard times are just a few of the common phrases that we hear as people try to describe our current situation. No one really knows what the "new normal" will be or "what should we expect next". For all of my banking career we did not allow anyone to wear a mask in the bank, now we are asking everyone to wear a mask. What will our new normal be? Over the last couple of

months, I have felt like we were driving down the road at 80 miles an hour in a zero-visibility fog with no idea what is ahead of us and no idea where we were going. Decision making has been very fluid with some decisions changing even before the "ink" was dry.

Even though the current conditions are hard to describe, I am overwhelmed by the amount of dedication put forth by our staff to help make these times a little easier for you. Our lobbies have been closed but our meetings with customers have still continued. Loans are getting closed in our parking lots, new accounts are getting opened online, our drive-ups are handling transactions like never before, and mobile banking is at an all-time high. Our motto HERE. FOR YOU. ALWAYS. has taken on a little different look but the basic fabric from which it is woven has never faded or frayed even through the adversity we have experienced. PremierBank has stood the test of times and will continue to do so on into the future because that is who we are.

There are many more stories about how our staff has stepped up and maybe when things get back to "normal" we can sit down over a cup of coffee and chat about what we have all been through.

Please take care and stay healthy!!



Staying Safe from Covid-19 Scams:

Covid-19 has brought with it many challenges in health, family, education, travel, communication as well as many in our financial life. Our area has seen people being laid off, furloughed, work hours reduced or lost a job entirely. No matter what you are facing, please do not panic, we are all going through this together and we will all make it through together!

As always, be cautious, do not believe everything that you see or read as there are many sources out there that are not providing you with accurate information. Resources such as the CDC (Center for Disease Control) and the IRS are reliable and can provide the most up-to-date information.

Although we are seeing some wonderful acts of kindness and support, critical situations like this one, also unfortunately bring out nefarious individuals that look to take advantage of those falling on hard times. It is important that we educate ourselves on how to identify and avoid scams. Some prevalent scams during Covid-19 have included:

1. Stimulus promises: Most Americans are eligible for some fashion of stimulus money. There are series of payments being sent out by check or ACH over several weeks. You may receive authentic sounding email offers and phone calls claiming to get you it sooner,

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Staying Safe from Covid-19 Scams Continued

increase the amount on your check, or receive additional checks. Likely, these offers are fraudulent. You can check your stimulus status at <https://www.irs.gov/coronavirus/economic-impact-payments>, which is an IRS Website.

2. Fake Coronavirus cures: Fraudsters are advertising cures like herbal medicines that can lessen COVID-19's effects. Unless the advice comes from a healthcare professional or the CDC itself, you should ignore it.

3. Technical support scams: More people are working from home as well as using technology to communicate. With an increase in technology usage, you may run into more technical troubles. You may not prefer to allow anyone inside of your home to fix the problem, so you may be at the mercy of online or telephone support. If you Google search a company's tech support line, you may fall victim to a Scammer's trap. To make sure the number you dial is the real number, go to the company's official web site and get the phone number from the "Contact Us Section".

4. Government-issued online coronavirus tests: Coronavirus tests are in short supply in some areas, and many people are eager to find one. Although the FDA recently approved the first at-home test, currently if you find a website selling "coronavirus tests" online, it is likely a scam. You should always consult a physician before taking a test and follow the instructions closely.

5. No-risk Investments: If you are following the news, you know how unpredictable the economy is at this moment. While the stock market is struggling, investment fraud is going up. Scammers may use realistic scenarios, like raising money for a company that makes

medical masks, to get you to "invest". Most investments involve some risk so you should work with a professional. PremierBank offers Wealth Management options for investments and have qualified staff to offer advice and follow your requests.

6. Fake emails: Hackers may use this volatile time to break into a network, take over an email account, and send real-sounding messages to employees. Strange messages are harder to verify when workers are geographically spread out. Hackers may also impersonate your company's help desk, requesting passwords for "verification." Even if a request sounds legitimate, confirm it by a phone call.

7. Donation scams: During difficult times we see the generosity and kindness of strangers happening all around us. Unfortunately, scammers know that during times of crisis, people want to help each other. Fraudulent charities are out there, often sounding similar to legitimate organizations. When considering an organization to support, take some time to research it to ensure that your money is going to the cause you are wishing it to.

Here are some tips to keep in mind when trying to avoid frauds and scams:

- Do not respond to calls or texts from unknown numbers, or any others that appear suspicious.
- Never share your personal or financial information through email, text messages, or over the phone.
- Be cautious if you are being pressured to share any information or make a payment immediately.
- Scammers often spoof phone numbers to trick you into answering or responding. Remember that government agencies will never call you to ask for personal information or money.
- Do not click any links in a text message. If a friend sends you a text with a suspicious link that seems out of character, call them to make sure they were not hacked.
- Always check on a charity (for example, by calling or looking at its actual website) before donating.

Please do not be afraid to ask for help. You may have family or friends who can and are willing to help. There are also some wonderful non-profit organizations in our communities that are collecting funds and supplies to help with this difficult time. At PremierBank, we recognize how scary and challenging this situation is and want to help you any way we can. Here at PremierBank, we are working hard to be Here. For You. Always. and we will work with you to make it through these difficult times!



**Fast.
Local.
Flexible.**

PremierBank

Here. For You. Always.

Your Home isn't one size fits all - your loan shouldn't be either. Because we are a community bank, our loans can be tailored to fit your unique needs.

In-House Financing | Conventional Fixed-Rate | Bridge Loans
Construction Loans | USDA Rural Housing Loans

We're Here to Help! Call us at 920.563.6616
Fort Atkinson | Janesville | Jefferson | Johnson Creek
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www.bankwithpremier.com

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PremierBank's Debit Card

Apple Pay/Google Pay

The ability to pay using your debit card on your cell phone!

What is Apple Pay or Google Pay?

Apple Pay and Google Pay is a way for you to pay for things using your cell phone. You "connect" your debit card to your digital wallet, and you are ready to go. You can use it to shop through apps on your phone, online, or at participating merchants that offer it.

What are the benefits of using Apple Pay/Google Pay?

It can help simplify the purchasing experience by largely eliminating the need to enter and re-enter the account number when purchasing on a connected device. It can also help prevent mobile payment fraud by removing sensitive card account information from the payment process.

Apple Pay and Google Pay....

- Enhances transaction efficiency
- Improves transaction security
- Reduces the risk of fraud in digital channels



How do I get started?

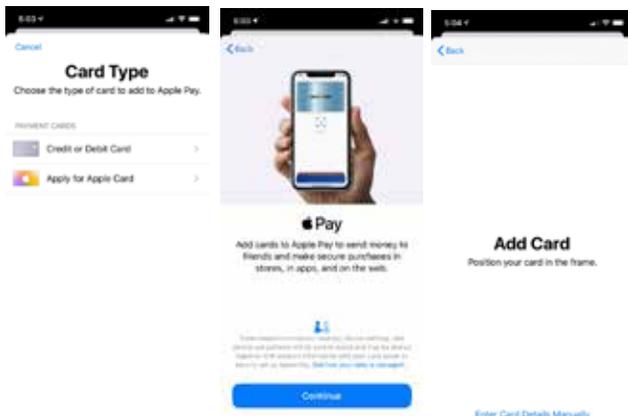
(These instructions and pictures are from an iPhone for Apple Pay but Google or Android Pay works in the same way.)

- Find your "wallet" on your cell phone
- Click on the + to add a card
- Choose Credit or Debit Card
- Take a picture of your Debit Card or you can also enter the information manually
- Enter the 3-digit CVV code from the back of the card along with the expiration date
- The card will be verified by issuer (PremierBank)
- The card will be activated for use

You will receive notification from the Bank that your card was added to Apple Pay or Google Pay by mail, normally within a week.

Where can I use this?

You can use Apple Pay or Google Pay at participating merchants (Walgreens is one merchant that has it locally) as well as online merchants that accept Apple Pay or Google Pay. Just look for the Apple Pay (or Google Pay) logo when checking out online. Click on the logo and your purchase is made securely using your debit card without having to find it, enter the numbers, expiration date, etc.



Wealth Management

Markets have been extremely volatile since the coronavirus has swept across the world. As the outbreak developed, we cautioned investors not to react emotionally. We thought the best move was no move. This turned out to be correct as we saw a massive injection of liquidity into the markets from both the Federal Reserve and Congress. While the economy still has a long way to recover, optimism is starting to grow as our country starts to reopen and we start to see some progress in vaccine trials. Please contact us as it is always a good time to reassess your goals and investing strategy.

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Tier 1 Rate: 1% Interest rate paid on the amount in the account up to \$1,000.00 until the month following the minor's 4th birthday.

Tier 2 Rate: Normal Interest rate paid on the amount \$1,000.01 or more.

Ages Birth - 3 years

T-Shirt or Onesie upon opening



MEET YOUR FRIENDS

AT PREMIERBANK

Look for this section each quarter in Highlights and become more familiar with your friends at PremierBank!

**Introducing
Kurt Norman,
VP/Director or
Retail Banking**



Hello! My name is Kurt Norman. I am the VP/Director of Retail Banking for the southern markets of Fort Atkinson, Whitewater and Janesville with an emphasis on Business Development for Janesville and Whitewater. I joined the Premier Bank team in April 2020. I was born and raised in northern Illinois and now live with my wife and three daughters in Sharon, WI.

I began my banking career as teller in Chicago at a Savings & Loan, which was purchased by Superior Bank. Superior Bank was owned by the Pritzker family. I had the chance to meet the CEO of Superior Bank Penny Pritzker, her brother is now governor of Illinois, JB Pritzker. I then transferred to a community bank closer to my home in the suburbs where I learned a great deal of the business from both the Sr VP and the President. To this day I have the utmost admiration for both individuals.

This was during the merger craze of the early 90s. I worked for 4 different banks in a 6-year time span and never left the building. The name changed constantly as well as the management. Ultimately the final bank acquisition was completed by Bank One, Chase today, and the community bank feeling came to an end.

I took a break from banking and worked for a finance company for a few years, eventually I ventured back into community banking. As some of you are aware, I worked for Commercial Bank from 2011-2016 and afterwards for a community bank in Harvard, IL.

I am a past member of the WUSD Citizens Financial Advisory Committee and currently the secretary for the Board of Education-Sharon Joint School District.

For fun, as a family, we travel to one of two places. Florida or Sturgeon Bay. We are a Disney family, yes one of those. And on my wife's side we are not alone. We go every other year. We are also Door County vacationers. We go every year, however with current events being what they are, we may have to delay any trips until 2021.

I look forward to meeting each of the staff in person, once we can travel somewhat safely, and being a part of the PremierBank team. Thank you.

UPCOMING & IMPORTANT EVENTS

Note - these may be cancelled or postponed at any time.



JUNE

- 13 Free Community Shred Event, 9-Noon, PremierBank Jefferson
- 22 Brews & Bingo; fundraiser for the Humane Society of Jefferson County, Tyranena Brewery, Lake Mills
- 27 Tyranena Brewery Annual Dog Wash benefitting the Humane Society of Jefferson County, 12-3, Lake Mills

JULY

- 26 Poker Run & Raffle benefitting the Humane Society of Jefferson County, Sunset Bar, Fort Atkinson
- 27 Brews & Bingo; fundraiser for the Humane Society of Jefferson County, Tyranena Brewery, Lake Mills

AUGUST

- 1 Free Community Shred Event, 9-Noon, PremierBank Johnson Creek
- 1 Fort 14 & 5K Run, Griffin Ford-Lincoln, Fort Atkinson
- 4 Antique Auction, Jefferson County Fair Park
- 8 Ready Kids for School, Jefferson County Fair Park
- 10 Jefferson Rotary Club Brat & Burger Raffle
- 10-14 Humane Society of Jefferson County Kids Cam-Shelter
- 22 Jefferson Country Dairy Breakfast - Fair Park
- 22 Furry Friends 5K benefitting the Humane Society of Jefferson County-Fair Park
- 27 Brews & Bingo; fundraiser for the United Way of North Walworth Counties, Tyranena Brewery, Lake Mills

Source: Partial listing from Jefferson County Tourism, Jefferson County Fair Park, Fort Atkinson Chamber of Commerce

Hello club members! We just wanted to say Hi and let you know we are thinking of you! As soon as we can safely take group trips again, we will be sure to get the word out! Stephanie has some interesting and fun ideas! We will also be rescheduling the luncheon seminar (date tbd) that was to be held in April as we definitely saw interest. Please continue to be safe and if there is anything we can help you with please feel free to contact us at 920-563-6616.



We miss you!

Rochelle Mitchell & Stephanie Kramer

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Bank
V.S.P.
Very Special People**

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