

# PremierBank

Winter 2021



Here. For You. Always.

## HIGHLIGHTS

A quarterly customer newsletter published by PremierBank

### PRESIDENT'S GREETING



In this winter edition of PremierBank's quarterly newsletter, we celebrate the upcoming holiday season and anticipate the start of a fresh new year. During this special time of year, as we begin to plan our gatherings with friends and family for the Christmas holiday, our local stores feverishly decorate for the Christmas season, and television ads are already featuring classic Christmas melodies to get us in the holiday spirit. It is important, however, to not get too far ahead of ourselves. As I write this, I am reminded that we must not forget the season of THANKSGIVING! This holiday seems to get lost in the overwhelming rush toward Christmas and the consumerism that surrounds it. It strikes me that the most important qualities of Thanksgiving – gratitude for all that we have – often get lost in the shuffle.

At PremierBank, we are intentionally focused on gratitude throughout the entire year. One of our core values is "community-mindedness" and we regularly consider all the ways in which our communities have supported us by choosing PremierBank to handle their financial needs. We are thankful for the many businesses and residents in the communities we serve for the loyalty and trust placed within us, and we are deeply grateful to be able to financially support many local charitable activities and causes. Additionally, our employees enjoy being engaged and involved in many volunteer initiatives that have a positive impact in our communities. As I reflect over the course of 2021, I am proud that our bank's involvement in local area civic and not-for-profit entities is at an all-time high. Through these efforts we have

been able to donate to over one hundred worthy causes, and volunteer countless hours.

*By Russ Turk*

As we look forward to 2022, our digital banking product offerings will continue to be one of our top priorities. Our customers have embraced newer banking technologies throughout this past year, and we intend to continue to make banking even more convenient with expanded digital services. Over the last several months, we also saw an upward trend of the in-person experience in all offices, and we are excited to continue to see your smiling faces!

If you still have not checked into refinancing your home, now is the perfect time to consider it. Fixed interest rates are still historically low. Our lenders are eager to assist you in all your mortgage lending needs, and we make the process smooth and efficient. In addition, our business lenders are ready to discuss your plans for 2022. If you anticipate needing funding for future expansions, or have any other financial needs, let us know. We are here to help your business grow!

We always consider it a privilege to help our customers with setting and/or achieving their financial goals, and we THANK YOU for trusting us to be your financial partner. **WE ARE HERE. FOR YOU. ALWAYS.**

Russ



### Season's Greetings

We take pride in being your community bank...reminding everyone that by banking, shopping and doing business locally, our entire community is strengthened.

*We wish you a very happy, healthy and prosperous new year!*



## Your Guide to Holiday Shopping During a Chip Shortage

From the Federal Trade Commission

If you've been keeping up with the news, you might have heard about a global chip shortage. Why does that matter to your holiday shopping? Well, a lot of things you might buy for the holidays, like toys, have chips in them, so the shortage means prices are going up, and items that have chips can be harder to find.

Scammers follow the headlines — and just like with the mask shortage, scammers will set up shop, “sell” what everyone is trying to buy — but not deliver. Here are some tips to avoid scams as you get ready for holiday shopping this season.

- Research sellers before you buy. Search online for the name of the seller and product, plus words like “complaint” and “scam.” And read reviews about the seller and their products, too.
- Feed your inner skeptic. This year’s “it” game? For a great price in mid-December? From a seller you’ve never heard of? See bullet #1.
- Compare products. Even with the chip shortage, shop around to make sure you’re getting the best deal. Comparison shop online, looking at prices, delivery dates, and even discounts or coupon codes.
- Pay by credit card. Paying by credit card gives you more rights to dispute the charge if something goes wrong. And if someone tells you to pay by wire transfer, cryptocurrency, or by mailing cash, stop and find another seller. That’s how scammers tell you to pay.
- Keep records. Save copies of your receipts and order confirmations from online orders. Hold onto them until you get what you ordered and know you won’t return things.

Spot a scam while holiday shopping? We want to hear about it.

Report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

## MARK YOUR CALENDARS!



### We are planning on a Valentine's Day party in 2022!

Date and location are yet to be determined.

Please look for a special informational invitation in the mail sometime in January!

*Wishing everyone a Safe & Happy New Year!*

Rochelle and Stephanie

### Gift Certificates

#### Tis the Season for Gift Giving

...and almost everyone's got at least one “what do I get for this person?” on their list! Well, if they are a member (or prospective member) of our V.S.P. Club, why not give them a gift certificate good towards a future V.S.P. Club Trip, Social or other special club event? V.S.P. Club Gift Certificates are available in any denomination and can be purchased by contacting Rochelle Mitchell at 920-563-6616!



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- Estate Probate
- Investment Management
- Will and Trust Safekeeping
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- Retirement Accounts for Individuals & Small Businesses

For information, call Steve Olsen, Jan Ruster or Chris Martin



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# PremierBank

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## Resolutions For Your Wallet

From Wisconsin Bankers Association

Every year, people around the world make financial New Year's resolutions in January and give up on them by Valentine's Day. According to a recent survey by GoBankingRates, the top three financial resolutions are: 1) save more, spend less; 2) pay down debt; and 3) increase my income. Below are tips to help you actually accomplish those resolutions this year.

### Save More, Spend Less

The most critical step to achieving the balance you want between saving and spending is to develop a sustainable budget. That budget is your step-by-step plan for sticking to this resolution. There are two essential pieces of a successful budget: the money you make and the money you spend. Break down all income and all expenses on a monthly basis to get a clear picture of what your personal budget should look like. This will help you optimize your spending and cut back on unnecessary expenses.

A second tool that will help is to use automation for saving. Set up an automatic transfer through your bank that will take a cut of each paycheck and put it into your savings account. It's less likely you'll be tempted to spend what you planned to save if you never see the money in your checking account.

### Pay Down Debt

If your resolution is to pay down your debt, tackling all of it at once may seem like an insurmountable task. Break it down into smaller goals, such as monthly or bi-monthly dollar amount targets, in order to make it more manageable. For example, if you have \$1,200 in credit card debt you want to pay off, commit to paying off the full balance of the card each month plus \$100. At the end of the year, you'll be debt-free. Achieving the smaller goals can also motivate you to reach the big one. If you have a lot of debt you're trying to pay off, another tool that may help is consolidation. Certain types of debts can be lumped together into a single account so that you can easily see how much you have left to pay off. Sometimes, you can even improve the interest rate you're paying on the loan. Talk to your banker to find out if consolidation is a good option for your situation.



### Increase My Income

Resolving to make more money than last year is a popular goal, and more achievable than some people think. In addition to sitting down and asking your boss for a raise, it's important to consider additional sources of income that you may not be using. Do you have a hobby you could monetize? Painting, writing and even helping people fix their computers are all valuable skills in the freelance market. If not, consider taking on a part-time position on the weekends to bring in additional cash.

**No matter what your financial goals for 2022 are, you can rely on us to help you create a plan and find the tools to achieve them. WE ARE HERE. FOR YOU. ALWAYS.**

## UPCOMING & IMPORTANT EVENTS

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



### DECEMBER .....

- 4 - "Winter Nights, River Lights"
- Jan 1 at Rotary Park, Jefferson
- 18 Randy Schopen Foundation Annual "Stockholder's Meeting" Fundraiser, Fairview Sports Bar & Grill, Jefferson, 12 - 5 pm
- 24 Christmas Eve - PremierBanks close at Noon
- 25 **MERRY CHRISTMAS!**
- 31 **NEW YEAR'S EVE - PremierBanks close at 3pm**



### JANUARY .....

- 1 **HAPPY NEW YEAR!**
- 22 "Mama Mia" Sing Along Film, Young Auditorium, Whitewater, 3:00pm
- 26 "Ruby's Pantry" Jefferson County Fair Park, Jefferson



### FEBRUARY .....

- 5 Jefferson Optimist Club "Trivia Night", Jefferson County Fair Park, Jefferson
- 6 "Fairest of the Fair Crowning" Jefferson County Fair Park, Jefferson
- 11-13 Gun Show, Jefferson County Fair Park, Jefferson
- 11 "John Mueller's Winter Dance Party", Young Auditorium, Whitewater, 7:30pm
- 14 **Happy Valentine's Day!**
- 23 "Ruby's Pantry" Jefferson County Fair Park, Jefferson
- 27 "Church Basement Ladies: 20th Anniversary Tour", Young Auditorium, Whitewater, 2pm & 6pm



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

## CHECK OUT OUR KIDS PROGRAM!

Learn all about saving, spending, banking & more Newsletter with tips and games

"Squad Only" events and contests

Save Your Points to Shop Our Squad Store

COME IN TO SEE A PERSONAL BANKER AND JOIN THE SUPER SAVER SQUAD TODAY!

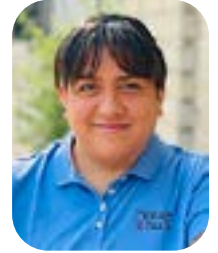


## MEET YOUR FRIENDS

### AT PREMIERBANK

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

### Introducing Corina Kasten, VP/Director of Digital Banking



Corina joined the PremierBank team this past June and is responsible for oversight of all digital banking products and services including treasury management. She has an extensive background in bank operations and information technology with specialization in deposit accounts and automated clearing house (ACH) services.

Corina started her banking career in 2006 and has held many different roles over the years including customer service, operations, loan processing, information technology, and administration. Before joining the PremierBank team she was VP of Customers Solutions & IT at Ixonia Bank, a locally owned community bank located in Jefferson County.

She was previously involved with "Partners at Lunch" a program with the local school system and enjoys volunteering in various sponsored events!

"I'm excited about the opportunity to grow PremierBank's digital banking services, especially the commercial banking area, and implement new products such as Remote Deposit to our customers! I live in Watertown with my husband and our Alaskan malamute, Mirra. She is 5 years old and is our 4-legged child. In my spare time, I love spending time with my husband and our family and friends. My husband and I rally race together. A big passion of mine is photography and art."

Corina has her office in Fort Atkinson and can be reached at 920-563-6616.

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