

FINANCIAL AWARENESS NEWSLETTER



April 2026

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Member
FDIC



• HAPPY •
April



National America Saves Week April 6-April 10, 2026

It is never too early to start thinking about your financial retirement goals.

Even small steps in savings help you to create habits that can make a significant difference in your financial future.

- Set Savings Goals
- Build an Emergency Fund
- Reduce your Debt
- Set up Automatic Savings
- Review your Spending/Budgets
- Plan, plan, plan!

Start Small.
Stay consistent.
Save more.



IRA CONTRIBUTIONS

Still need to contribute to your 2025 IRA account?

Last day to make IRA contributions for 2025 is **April 15, 2026.**

Consult a tax professional for a potential tax advantage. Peoples State Bank offers only deposit-related IRA's, not investment-related or hybrid IRA's

Did You Know?

- Our [Resources/Financial Resources](#) page is updated every month with the latest issue from the FDIC for Consumer News and Money Smart News!
- We have the "Forgot your password?" feature for online banking and our mobile banking app
- Our forms located under [Resources/Forms and Disclosures](#) are now fillable PDF forms
- In Munising, we have a second ATM located on the corner of W Munising Ave and Elm Ave. For more information and locations about our ATMs, check out our [ATM Information](#) page
- We have a "Kids Corner" located over by our big window next to Moolah! Your little one can enjoy some coloring activities while you're banking!
- We have calculators regarding home financing, personal financing, investments, retirement, and leases located under [Resources/Calculators](#)
- We have Visa® Gift Cards available for purchase at all of our branches! [Limits and Fees may apply.](#)
- Apple Pay and Samsung Pay are designed to work with your Peoples State Bank Visa® Debit Card. Standard carrier rates may apply.

We've updated the logo to our mobile app!

Nothing within the app has changed just the logo - you may need to go to your app store to accept the update.

PSB
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TIPS TO HELP TEACH KIDS TO SAVE

01. BUILD A FINANCIAL FOUNDATION



Practicing good shopping habits in children is from the age of five.

TAKE YOUR CHILD SHOPPING

02.

Let your child join you when you shop for groceries.



03. PIGGY BANKS



Give your child a piggy bank to teach children the importance of saving money to get what they want.

DISCUSSION FOR THEIR WANTS AND NEEDS

04.

Discuss the importance of wants and needs. It is very important to discuss important things about needs or wants.



**TEACH KIDS TO SAVE DAY IS
APRIL 23RD**

New Verification Method

To enhance the security of your accounts and personal information, we are updating our security questions. Please see a teller if you need assistance.



www.psbup.com

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Don't be an April Fool. Become an expert scam-spotter instead. Learn the five things banks never ask that scammers do at BanksNeverAskThat.com. #BanksNeverAskThat



CREATE A BUDGET

Create a budget by calculating your monthly income and expenses. This information can help you create a budget that works for you.



LIVE WITHIN YOUR MEANS

Once your budget is created, that will help you to live within your means, meaning avoiding any unnecessary expenses and making smart purchasing decisions.

01.

02.

FINANCIAL LITERACY MONTH

03.

04.

05.



EDUCATE YOURSELF

Learning about personal finance and investing will help you make informed decisions about your money and give you the confidence to consult with your financial advisor.



TRACK YOUR SPENDING

To line up with your budget and living within your means, tracking every dollar spent will allow you to see where your money is being spent and keep you on track.



PLAN FOR EMERGENCIES AND BIG EXPENSES

Setting aside some money each month, which should be calculated into your monthly budget, will help you when a sudden emergency comes on or will help you later down the road with any big expenses you may have.

****PEOPLES STATE BANK IS NOT A FINANCIAL ADVISOR. CONSULT YOUR FINANCIAL ADVISOR WITH ANY FINANCIAL RELATED QUESTIONS****