Joanne Delury retires after 56 years of service. All of us at Peoples State Bank would like to take this opportunity to extend our best wishes to Joanne.

“Reminder”
The importance of using your pre-printed deposit tickets!

Pre-printed deposit slips can be found behind each pack of checks. These deposit tickets are printed with your name and address. They also contain a machine readable line with our routing number and your account number. Using the pre-printed deposit ticket is convenient because it saves time from having to write your name and account number, but more importantly it reduces the chance of an account number error.

Please use your pre-printed deposit tickets as often as possible.

REGULATORY CHANGES AFFECTING YOUR CHECKING ACCOUNT

Effective 7-21-2011, if we delay the availability of deposited items, we may make the first $200 available the business day following the banking day of deposit.

Dairy Days at Peoples State Bank

Mikaela Baker (Dairy Princess Attendant)
Alexis LaLonde (Little Miss Squirt Attendant)
Thomas White (Chairman of Board - Peoples State Bank)
Jenny Moret (PSB’s little Dairy Cow)
Caitlin Nolan (Little Miss Squirt), Sheri Schwert (Dairy Princess)
Cyber Bullying: What You Need To Know To Keep Your Family Safe

The Internet allows instantaneous connections with people from across the street or across the world. Because of the perceived anonymous nature of communicating online, however, some individuals use the Internet as a medium to communicate in inappropriate, harmful, and even threatening ways. A growing concern has been the use of the Internet to "bully" or harass someone, which is called cyber bullying. While the activity affects both adults and children, this article will focus on the impact to children and what steps can be taken to protect them.

Online Bullying

While both traditional "offline" bullying and cyber bullying can have serious negative impacts on the victim, cyber bullying has its own special concerns:

● Cyber bullying allows a level of anonymity. Children who would never say certain things in person can now make attacks or threats anonymously. A bully can more easily hide their identity or use an alias to trick their victims into thinking they are someone else.
● Cyber bullying eliminates the safe haven of "home." Children used to be able to retreat to the safety of their home to escape traditional "offline" bullying, but in the always-connected world of today that is not always the case. Physical walls cannot block text messages, instant messages, social networks, emails and other forms of instantaneous communication. The constant barrage of attacks can greatly increase the stress on a victim of cyber bullying.
● Cyber bullying attacks can have a greatly magnified audience and a permanent impact. With the click of a button, embarrassing images, sensitive information, or even misinformation can be sent to hundreds, thousands, even millions of people. This greatly increases the potential damage one instance of cyber bullying can have. Once something is made public on the Internet it can be impossible to remove it, leaving a legacy of the event that can haunt an individual for years.

What can you do to protect your child?

● Talk to your child about cyber bullying. Make sure you keep an open dialogue so he/she feels comfortable coming to you with any issues.
● Be familiar with your child's interactions with friends and others. While cyber bullying can be caused by a random person (and thus difficult to prepare for) trouble with friends and others in your child's social circle can also lead to cyber bullying.
● Teach your child not to respond to cyber bullies. Bullies enjoy the response; by not responding, that may encourage them to move on.
● Limit the amount of information your child shares online. Bullies can use multiple methods of communication to taunt or harass; by limiting your child's exposure, you make it easier to limit a bully's access. This may also limit the chance of a random cyber-bullying incident.
● If the bullying is a problem, consider closing down the particular point of access, if possible. Email, instant message accounts and even some phone companies allow you to block specific user names or phone numbers. Most companies will even let you change cell phone numbers, email addresses and instant message accounts if needed.

Financial Survival Tips for College Grads

If you’re a recent college graduate and just landed your first job in the real world, you need to be conscious about your spending – and if you’re like a lot of other recent college grads and haven’t landed any kind of job, you need to be even more vigilant with your money.

Sometimes college graduates get caught up in the idea of landing their dream job and making the big bucks – getting that first “real” job which leads to the first big paycheck. But more and more that’s just not realistic. So be sure to keep the following six tips in mind, so you can set sensible expectations and avoid incurring more debt:

● Be realistic about your pay. The average salary of a recent college graduate is $46,000, which means a lot of college grads are making considerably less. And that amount is your gross salary – before taxes, insurance, benefits, living expenses and student loan payments are deducted. What you actually take home could amount to less than half of your income.
● Prepare for the unexpected. If you have an apartment, make sure you invest in renter’s insurance. It is a relatively inexpensive way to protect your possessions. Does your new employer offer health insurance? If not, many adult children are eligible to stay on their parents’ insurance plans until they’re 26 years old, if their employer does not offer comparable insurance coverage.
● Credit scores matter. Whether you want to get an apartment, mortgage or new car, your credit score says a lot about you. This three-digit number is based on the information in your credit report. The higher the number, the better. Examine your credit report regularly for accuracy, and pay off any existing credit card debt as soon as possible. Free credit reports are available at www.annualcreditreport.com.
● Set aside money year round. Consider directly depositing a certain amount from your paycheck into a savings account for a “me fund,” “vacation fund” or “car fund.” Even consider setting money aside year round to cover the expenses for holiday or birthday gifts.
● Take advantage of “free money.” Many employers offer pretax savings through their retirement accounts. Because your retirement contributions come out before taxes, your taxable income is decreased, saving you money. If your employer matches a percentage of your retirement contributions, it is wise to contribute the maximum amount of their match so you don’t pass up on “free money.”
● Start investing now. It may seem crazy to begin planning for retirement now, especially if you’re not making a lot of money. But successful investors understand that the longer your assets remain invested, the greater their potential for growth.