ANNOUNCING
Beginning January 5, 2013
Peoples State Bank
Guttenberg Office
drive up facility will be
open Saturdays
8:00 to 11:00 a.m.

“Computer Tips”

With Christmas around the corner, many of you will be doing some of your shopping online. Although, the online shopping experience is leaps and bounds above what it was a few years ago, it is still important to make sure the retailer and/or product that you’re interested in is genuine. Unfortunately, there are still scammers out there that look to capitalize on uninformed buyers; however, the accessibility of data on such scammers has improved consumer knowledge immensely. Protect yourself when shopping online by searching for reviews on a product and/or retailer in your favorite search engine, such as “google.com.” More likely than not, the first few search returns will provide reviews that can serve as positive or negative feedback from former customers. Make your holiday online shopping experience a pleasant one by protecting yourself online!

Thank you for voting in our Pumpkin contest.
The winning artist was Shaun Mohs, son of Misty Jones - All proceeds from the contest will benefit Relay for Life!

Open your 2013 Christmas Club Today!
Do You Know Your Credit Score? How to Dispute Errors

Do you know your current credit score? When was the last time you checked your credit report? Your credit score affects many aspects of your life, including making large purchases, obtaining loans, renting an apartment and even applying for a job! Here are a few important facts to keep in mind when monitoring your credit score.

First and foremost, make sure you check your credit report three times per year (one for each of the three major credit reporting agencies: Experian, TransUnion and Equifax). You can do so for free by visiting www.annualcreditreport.com. This is especially important to do a few months prior to major purchases like a house or vehicle.

Second, use this check of your credit report to protect your identity. Unauthorized accounts, loans or purchases will damage your credit and let you know someone has stolen your identity. This is also important because your credit report has information on current and previous addresses, your social security number, and the number of times you have applied for credit. All of this information is valuable to identity thieves and needs to be checked regularly.

So what do you do if your credit report is inaccurate? You can dispute errors on anything from inaccurate late payments to accounts that aren't yours. You can also dispute falsely reported bankruptcy, or a bankruptcy that has stayed on your report for longer than the ten-year limit.

You can make the dispute online, by mail or over the phone. To dispute via the Internet or phone, you must have ordered a copy of your credit report within the past month and you will need to provide the credit report number.

Once you have the necessary information assembled, contact the credit bureau associated with the inaccurate report (Experian, TransUnion or Equifax). The bureau will then have 30 days to investigate and respond to your credit report dispute.

DECEMBER 2012

The employees of Peoples State Bank would like to thank you for your patronage. May you enjoy a safe and happy holiday season!

Coming in 2013
Iowa vs. Wisconsin basketball game on January 19th at Iowa tickets $46 per person for more details contact Toni or Julie at the Guttenberg Office! (563)252-2211

Peoples State Bank and their employees participated in the Food & Toy drive during the month of November to benefit Operation Santa Claus. Pictured above are Tammy DuCharme, Mike Mergen (Jaycees) and Sarah Draves.