

## People Matter.

### WELCOME TO OUR NEWSLETTER

***From the New President and CEO of The Peoples Savings Bank***

*Hello!* I'm pleased to kick off the New Year with a new feature at the bank. Our quarterly newsletter! It is important to keep our customers up to date with the latest happenings at The Peoples Savings Bank.

First I would like to introduce myself. I am Marsha Bumgardner. I started my career at TPSB as a teller in 1997 and have been at TPSB for a little over 27 years. Throughout my time here I held many different job positions, from teller, to compliance, to IT, and accounting. I have truly enjoyed my time at TPSB. My coworkers have become my second family.

Speaking of family, many know me as Marsha Bumgardner, however my maiden name was Chambers. For those of you who had the pleasure, or maybe torture, of having John Chambers as your Driver's Examiner, just imagine him as a father! He really was a giant teddy bear! I love hearing the stories of my dad and how he scared people to death! My dad and mom, Bonnie, were a blessing to me as they helped me to become the person I am today. They have made an impact on my son's life as well.

I look forward to continuing the philosophy of those before me, in that we are here to help People. It is so important to me to make sure that not only do my coworkers have a great work environment, but for our customers and community have a bank that supports all their financial needs. We truly love Champaign County and will continue to be a stable supporter to all who have supported us.

To those that I know, I look forward to getting the opportunity to catch up, and to those that I have yet to meet, I look forward to meeting you soon!

Stay warm and stay safe this winter season!

Sincerely,  
*Marsha Bumgardner*  
President/CEO



# TIP OF THE DAY

## DOUBLE CHECK YOUR QR CODES BEFORE SCANNING!

**QUISHING**- a type of cybercrime that involves using fake QR codes to steal personal or financial information.

### HOW TO AVOID FALLING VICTIM TO QR CODE FRAUD:

- Only interact with a QR code from a trusted source.
- Don't scan QR codes in unsolicited emails or texts.
- Avoid codes with shortened URLs or poor grammar.
- Be skeptical of QR codes on posters or in public areas.
- Check if QR code is part of the original print or if it has been stuck over it.

## Looking Back...

**-Brian Nicol retires as President and CEO of The Peoples Savings Bank.** In December 2024, we said farewell to our President and CEO of six years, Brian Nicol. Brian has spent the last three decades tirelessly serving both our customers and his fellow coworkers. He will be sorely missed within the walls of TPSB, but still remains as our chairman of the board.

**-Marsha Bumgardner named as New President and CEO of TPSB.** In January, following Nicol's retirement, Marsha Bumgardner became the first woman to be named President and CEO of TPSB. Her knowledge of the bank's inner workings, and her care for the community and our customers makes her the perfect candidate to lead TPSB into the next chapter.

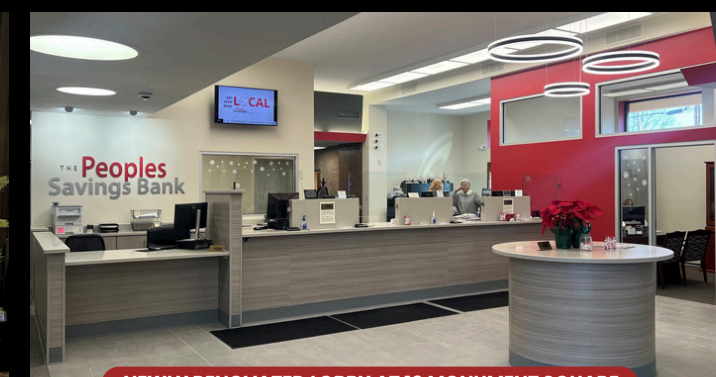
**-Both our Lobbies get a Brand New Look.** If you haven't visited our Main Office at 10 Monument Square recently, you are in for a surprise. Over the past several months, our lobby and teller line have gone through a major renovation to both optimize and modernize the space. Last year our Branch also went through its own refresh. We can't wait for you to experience both of our upgraded lobbies!



NEWLY UPDATED BRANCH LOBBY



BRIAN NICOL AT 2024 RETIREMENT PARTY



NEWLY RENOVATED LOBBY AT 10 MONUMENT SQUARE

## Looking Ahead...

**- Advantage 50 Flyers Coming Soon.** If you are a member of our Advantage 50 Club, keep an eye on your mailboxes. Our Advantage 50 flyer detailing this year's special events and travel opportunities will be mailing soon. 2025 looks to be a very exciting year for our Adv 50 customers. Ask about the perks of becoming a member today!

**-DDA Personal Checking Accounts will no longer have a monthly service fee of \$5, regardless of balance.** That's right, we're doing away with minimum monthly fees for non-interest bearing personal checking accounts. All new and existing customers can now enjoy the benefits of personal checking without the stress of maintaining a minimum balance. **Regular monthly check order fees still apply.**

**-Our Next Newsletter.** Expect another TPSB update coming this April. Until then, may you have a very prosperous start to your 2025.

*Thank you for reading!*