

# FINANCIAL AWARENESS NEWSLETTER



March 2026

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Member  
**FDIC**



# MARCH

Welcome  
Spring!  
We are so  
happy for  
your  
return.

March 20, 2026

REMINDER  
*spring forward*



DAYLIGHT  
SAVINGS TIME  
BEGINS AT  
2:00AM  
MARCH 8, 2026

## Credit Card Reduction Day

Today is a reminder that credit cards do  
NOT equal unlimited money



Learn how to budget so you don't have to  
rely on your credit card



Pay off your debts each month, or at  
least pay a little bit more than the  
minimum payment



Having a high credit limit is good and  
can help your credit score (but only if  
you keep your balance low!)



## 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.

**Did you know?**

**That the original color associated to St Patrick's Day was blue, not green.**

**Green came from the nickname "Emerald Isle"**



**Happy St Patrick's Day  
from all of us at  
Peoples State Bank!**



# SCAM ALERT

## You Should Rethink This Refund

You receive a text message that appears to be from Amazon. The message claims that an item you bought was of poor quality or has been recalled. It also states that Amazon will provide you with a full refund and a free replacement of the item, and provides a link for you to select to view additional details.

However, this is a smishing (text phishing) scam! The link in the text message doesn't direct you to the actual Amazon website. Instead, it takes you to a fake page that looks like a real Amazon login page. If you try to log in with your Amazon account credentials, cybercriminals will steal them immediately!

Follow these tips to avoid falling victim to this smishing scam:

- You should never select any links in an unexpected text message. If you do receive a suspicious text message, be sure to report it!
- If you believe there's an issue with one of your Amazon purchases, open the official Amazon app on your phone or navigate to the official website and contact their customer support.
- Remember, if an offer seems too good to be true, it usually is! In this case, scammers are trying to trick you into selecting a malicious link by offering you a "free" refund.

**We've updated the logo to our mobile app!**

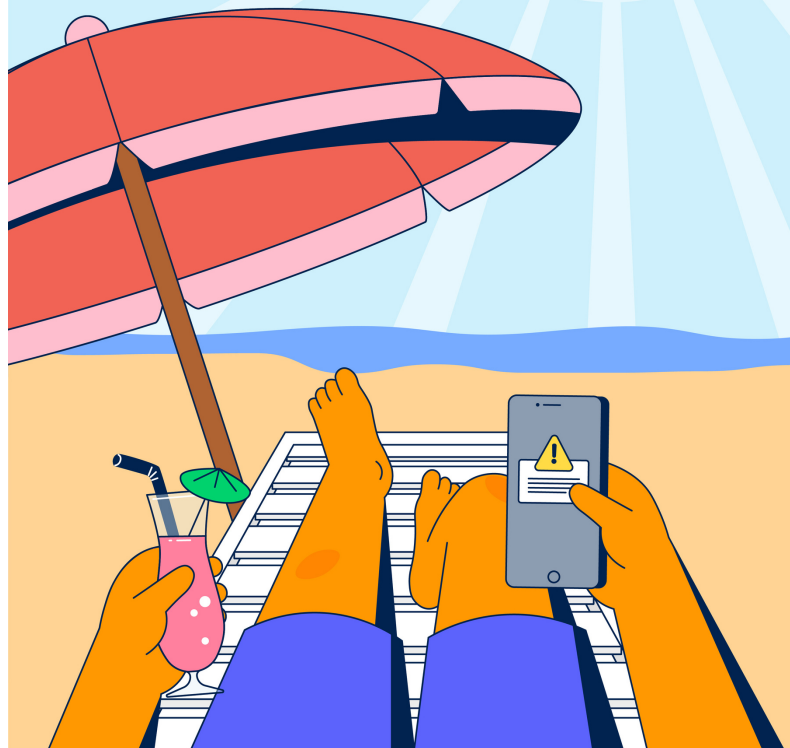
Nothing within the app has changed just the logo - you may need to go to your app store to accept the update.

**PSB**  
PEOPLES STATE BANK



**BANKS NEVER ASK THAT**

American Bankers Association®



Shifting into vacation mode? Don't lower your guard.

On Spring Break, you're out of your routine. Scammers count on that.

If a message claims to be your bank and asks for your info, snap out of it. BanksNeverAskThat.com  
#BanksNeverAskThat