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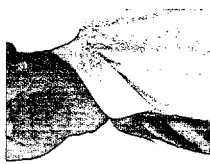
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PSB Holdings Inc

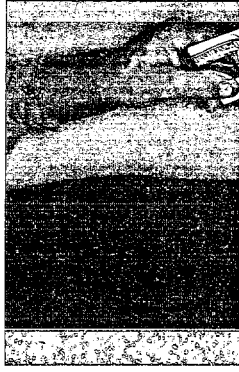
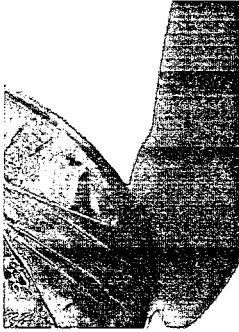
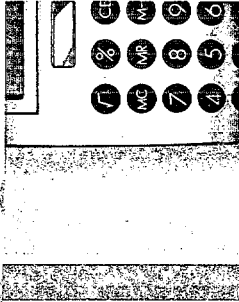
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FINANCIAL

Financial Information
Products and Services

ANNUAL REPORT

12.31.01



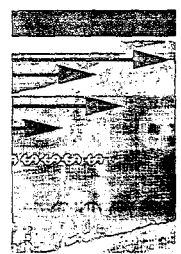
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letter from
the president



Three years ago I was honored to accept the position as president of your bank. These three years have been interesting, challenging and driven by dynamic changes in our industry. It has truly been a privilege to be part of the evolution that has propelled us into becoming a banking leader in our community.

During the past three years, our bank has maintained three strategic objectives:

GROW PROFITABLY

A leading indicator of our bank's success is our earnings per share, which has increased over the past 10 years. Our focus is on growing our bank strategically and profitably in order to maximize shareholder value and secure our independence.

**BE A COMMUNITY BANK LEADER
"A Peoples Bank, Remembering Our Roots"**

In 2001, Peoples State Bank had the largest mortgage volume of any bank in Marathon County. Our bank provided nearly \$61,700,000 in fixed

rate, long term personal residential mortgages. These loans were made at some of the lowest rates in over 40 years, guaranteeing affordable housing to hundreds of prospective home buyers. Even though our bank is now recognized as a commercial lender, the dedication to our roots as the bank for the "everyday person" remains our highest priority. **We Believe in Our Community!**

INVEST IN OUR FUTURE

Technology advancements are all around us. In order for our bank to succeed on the leading edge, we need to anticipate and be able to respond to changes in our industry. We must continually ask the question, "Are we doing things the right way?" Information-technology will be the primary focus for advancement into the future. Not only do we need to prepare for perpetual changes, we also need to work towards them to strengthen our great potential for the future. This focus will increase our efficiency, but more importantly, it will continue to build our relationship - which is what our bank is all about.

NETWORK OF BRANCH OFFICES

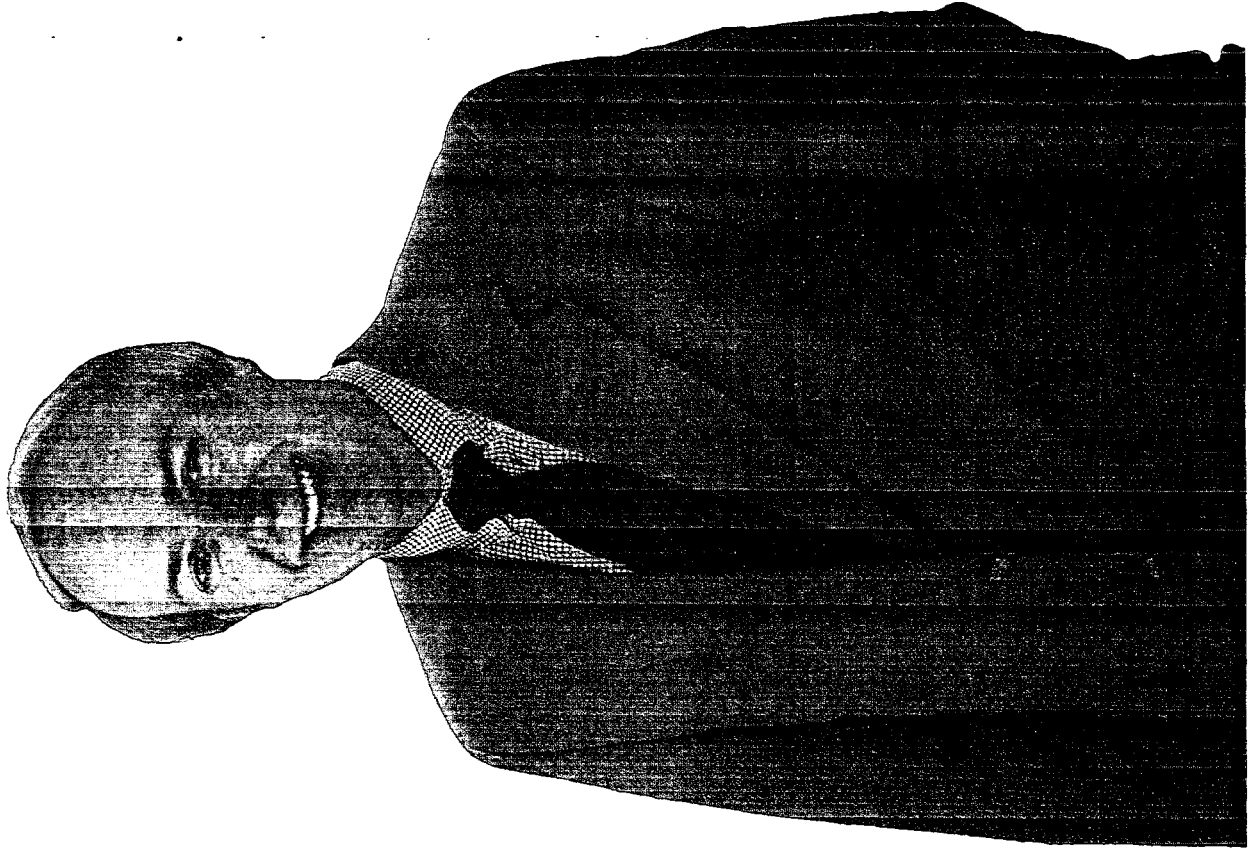
Four years ago our bank expanded to the Rhineland area. We've grown to over \$20 million in loans out of our 400 square foot facility at Trigs Super Center, which has been extraordinary. This past August, we opened our second super market branch in Eagle River, and our full service branch in Rhineland should be open by late summer. We view these investments in the future as natural expansion that will strengthen our abilities to be a valuable service to our community, and increase reward potential for our customers and shareholders for many years to come.

In this year, as Americans experience a renewed awareness of our Nation's privileges and we pause to appreciate . . . we are so very thankful to be able to provide financial services to such a wonderful audience.

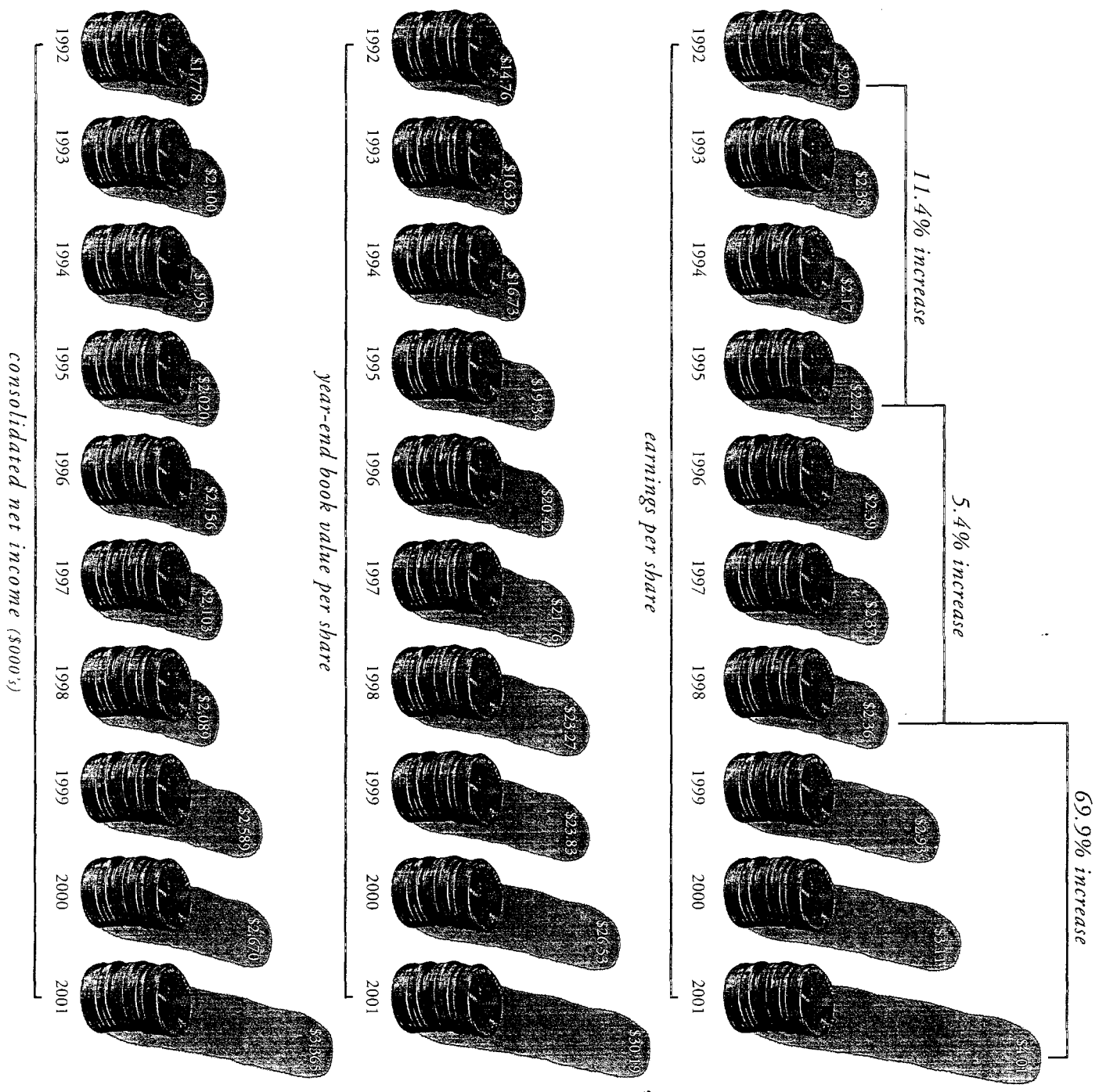
We are all truly blessed.



David K. Kopperud



[EARNINGS PER SHARE]



[EARNINGS PER SHARE]

consolidated balance sheets

Assets	2001	2000	1999	1998	1997	1996	1995	1994
Cash and due from banks	\$ 16,736	\$ 9,226	\$ 11,926	\$ 8,752	\$ 10,623	\$ 9,983	\$ 10,868	\$ 9,018
Interest bearing deposits	3,539	88	62	741	153	169	0	0
Federal funds sold	5,275	53	0	3,934	0	0	5,683	0
Investment Securities:								
Taxable	52,308	50,131	46,489	47,886	37,579	39,871	34,643	35,668
Tax-exempt	20,287	13,975	13,843	14,068	12,549	11,714	10,333	10,981
Loans:								
Loans held for sale	1,403	114	0	3,120	301	280	0	0
Loans receivable	239,543	227,109	182,623	150,529	149,017	137,732	125,325	112,674
Total Loans:	\$ 240,946	\$ 227,223	\$ 182,623	\$ 153,649	\$ 149,318	\$ 138,012	\$ 125,325	\$ 112,674
Allowance for loan losses	2,969	2,407	2,099	1,947	1,845	1,925	1,781	1,644
Net loans	237,977	224,816	180,524	151,702	147,473	136,087	123,544	111,030
Other Assets	8,174	7,950	7,045	6,408	6,642	6,334	5,710	4,773
Total Assets	\$ 344,296	\$ 306,239	\$ 259,889	\$ 233,491	\$ 215,019	\$ 204,158	\$ 190,781	\$ 171,470

Liabilities and Shareholders' Equity	2001	2000	1999	1998	1997	1996	1995	1994
Noninterest bearing deposits	\$ 41,507	\$ 35,192	\$ 33,657	\$ 33,150	\$ 27,565	\$ 28,486	\$ 26,559	\$ 25,020
Interest bearing deposits	232,128	206,342	168,697	166,650	159,038	149,643	133,885	115,456
Total Deposits	\$ 273,635	\$ 241,534	\$ 202,354	\$ 199,800	\$ 186,603	\$ 178,129	\$ 160,444	\$ 140,476
Short-term Borrowings	4,327	11,515	21,215	4,549	3,960	5,766	11,099	14,211
Long-term Borrowings	38,000	28,000	13,000	6,000	3,000	0	0	0
Accrued Expenses and Other Liabilities	2,985	2,916	2,274	2,586	2,239	1,974	1,785	1,685
Shareholders' Equity	25,349	22,274	21,046	20,556	19,217	18,289	17,453	15,098
Total Liabilities and Shareholders' Equity	\$ 344,296	\$ 306,239	\$ 259,889	\$ 233,491	\$ 215,019	\$ 204,158	\$ 190,781	\$ 171,470

Other Significant Data	2001	2000	1999	1998	1997	1996	1995	1994
Book Value at Year End	\$ 30.19	\$ 26.53	\$ 23.83	\$ 23.27	\$ 21.76	\$ 20.42	\$ 19.34	\$ 16.73
Average Common Shares Outstanding	839,705	858,286	883,235	883,235	883,235	900,641	902,425	900,341
Shareholders of Record at Year End	970	980	990	975	974	974	940	878
FTE Employees at Year End	100	86	91	87	78	70	62	60

Historically Reported Credit Quality Ratios	2001	2000	1999	1998	1997	1996	1995	1994
Net Charge-offs to Average Loans	.15	.14	.19	.14	.22	.03	.04	.03
Allowance for Loan Losses to End of Period Loans	1.24	1.06	1.15	1.29	1.24	1.39	1.42	1.46

Years ended December 31 (in \$000's, except share data)

	2001	2000	1999	1998	1997	1996	1995	1994
Interest Income								
Loans	\$ 19,263	\$ 18,260	\$ 14,065	\$ 13,404	\$ 12,688	\$ 11,757	\$ 10,783	\$ 8,937
Investment Securities:								
Taxable	2,866	2,888	2,821	2,395	2,371	2,331	2,129	2,011
Tax Exempt	775	597	650	625	580	552	565	556
Other Interest	523	195	135	323	105	184	176	51
Total Interest Income	\$ 23,427	\$ 21,940	\$ 17,671	\$ 16,747	\$ 15,744	\$ 14,824	\$ 13,653	\$ 11,555
Interest Expense								
Deposits	\$ 9,770	\$ 10,105	\$ 7,585	\$ 8,176	\$ 7,872	\$ 7,156	\$ 6,409	\$ 4,475
Short-term Borrowings	432	1,140	640	237	343	613	646	461
Long-term Borrowings	2,266	1,295	373	309	38	0	0	0
Total Interest Expense	\$ 12,468	\$ 12,540	\$ 8,598	\$ 8,722	\$ 8,253	\$ 7,769	\$ 7,055	\$ 4,936
Net Interest Income	10,959	9,400	9,073	8,025	7,491	7,055	6,598	6,619
Provision for Loan Losses	890	600	460	300	230	180	180	300
Net Interest Income After Provision for Loan Losses	10,069	8,800	8,613	7,725	7,261	6,875	6,418	6,319
Other Income								
Service Fees	\$ 1,010	\$ 855	\$ 709	\$ 699	\$ 484	\$ 518	\$ 468	\$ 503
Investment Sales Commissions	184	195	138	147	74	0	0	0
Other	871	396	418	561	187	472	215	160
Total Other Income	\$ 2,065	\$ 1,446	\$ 1,265	\$ 1,407	\$ 745	\$ 990	\$ 683	\$ 663
Other Expense								
Salaries and Benefits	\$ 4,419	\$ 3,842	\$ 3,621	\$ 3,737	\$ 2,948	\$ 2,701	\$ 2,313	\$ 2,285
Other	2,897	2,632	2,600	2,378	1,948	2,014	1,877	1,872
Total Other Expense	\$ 7,316	\$ 6,474	\$ 6,221	\$ 6,115	\$ 4,932	\$ 4,715	\$ 4,190	\$ 4,157
Income Before Income Taxes	4,818	3,772	3,657	3,017	3,074	3,150	2,911	2,825
Provision for Income Taxes	1,453	1,102	1,068	928	971	994	891	874
Net Income	\$ 3,365	\$ 2,670	\$ 2,589	\$ 2,089	\$ 2,103	\$ 2,156	\$ 2,020	\$ 1,951
Per Share Basic and Diluted Earnings Per Share	\$ 4.01	\$ 3.11	\$ 2.93	\$ 2.36	\$ 2.37	\$ 2.39	\$ 2.24	\$ 2.17
Common Dividend Declared	1.08	1.03	1.00	.93	.90	.85	.82	.80
Other Significant Data								
Return on Average Shareholders' Equity	14.13%	12.33%	12.31%	10.62%	11.15%	11.98%	12.15%	12.66%
Return on Average Assets	1.05%	.94%	1.07%	.96%	1.02%	1.10%	1.13%	1.21%

Years ended December 31 (\$000's, excepts share data)

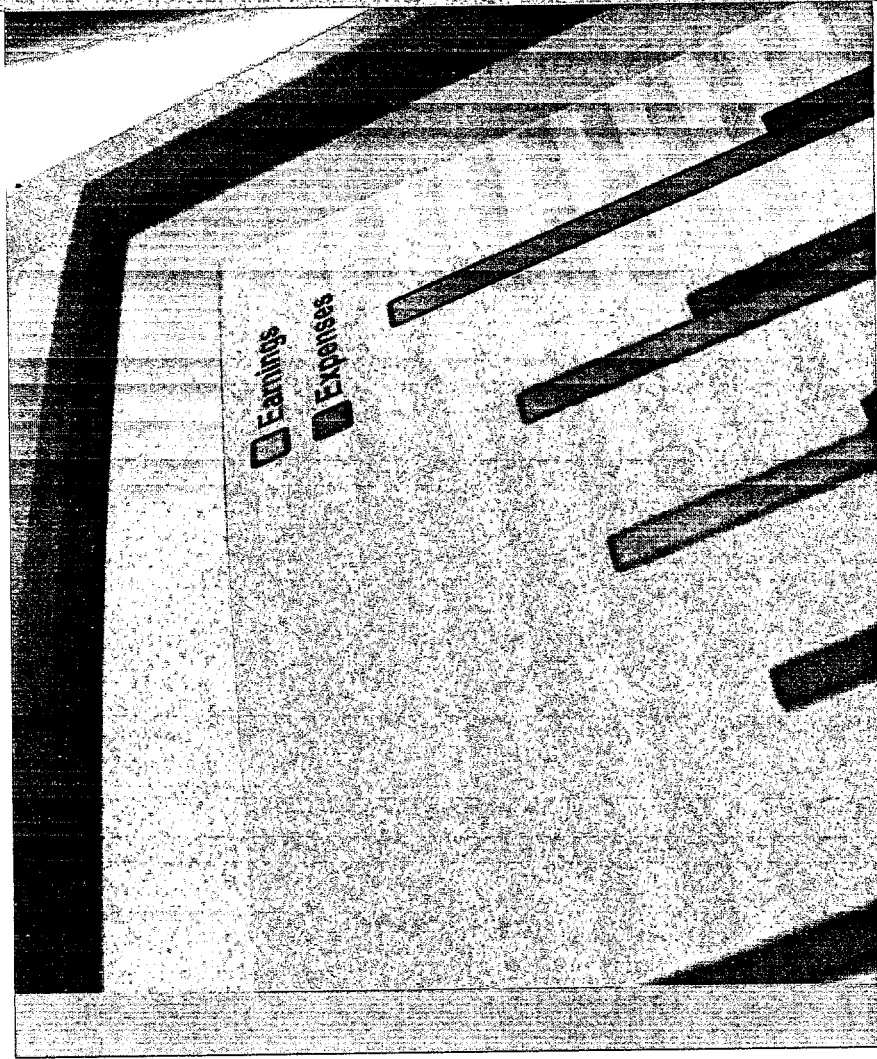
The Board of Directors and Stockholders
PSB Holdings, Inc.
Wausau, Wisconsin

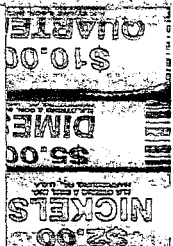
We have audited, in accordance with auditing standards generally accepted in the United States, the consolidated balance sheets of PSB Holdings, Inc. and Subsidiary at December 31, 2001 and 2000, and the related consolidated statements of income, changes in stockholders' equity, and cash flows for each of the years in the three-year period ended December 31, 2001, (not presented separately herein), and in our report dated January 25, 2002, we expressed an unqualified opinion on those financial statements.

In our opinion, the information set forth in the accompanying condensed consolidated financial statements is fairly stated in all material respects in relation to the consolidated financial statements from which it has been derived.

Wipfli Ullrich Bertelson LLP
Wipfli Ullrich Bertelson LLP

January 25, 2002
Wausau, Wisconsin





CALL CENTER

focus on increasing
customer satisfaction

At Peoples State Bank, our call center is more of an art than science. Because of our intent focus on increasing customer satisfaction, we have designed our call center to be "customer-centric".

We operate as a living organization with a dynamic customer service team. We are here to supply our customers with all that our combined experience has to offer, in order to assist you in all your banking needs.

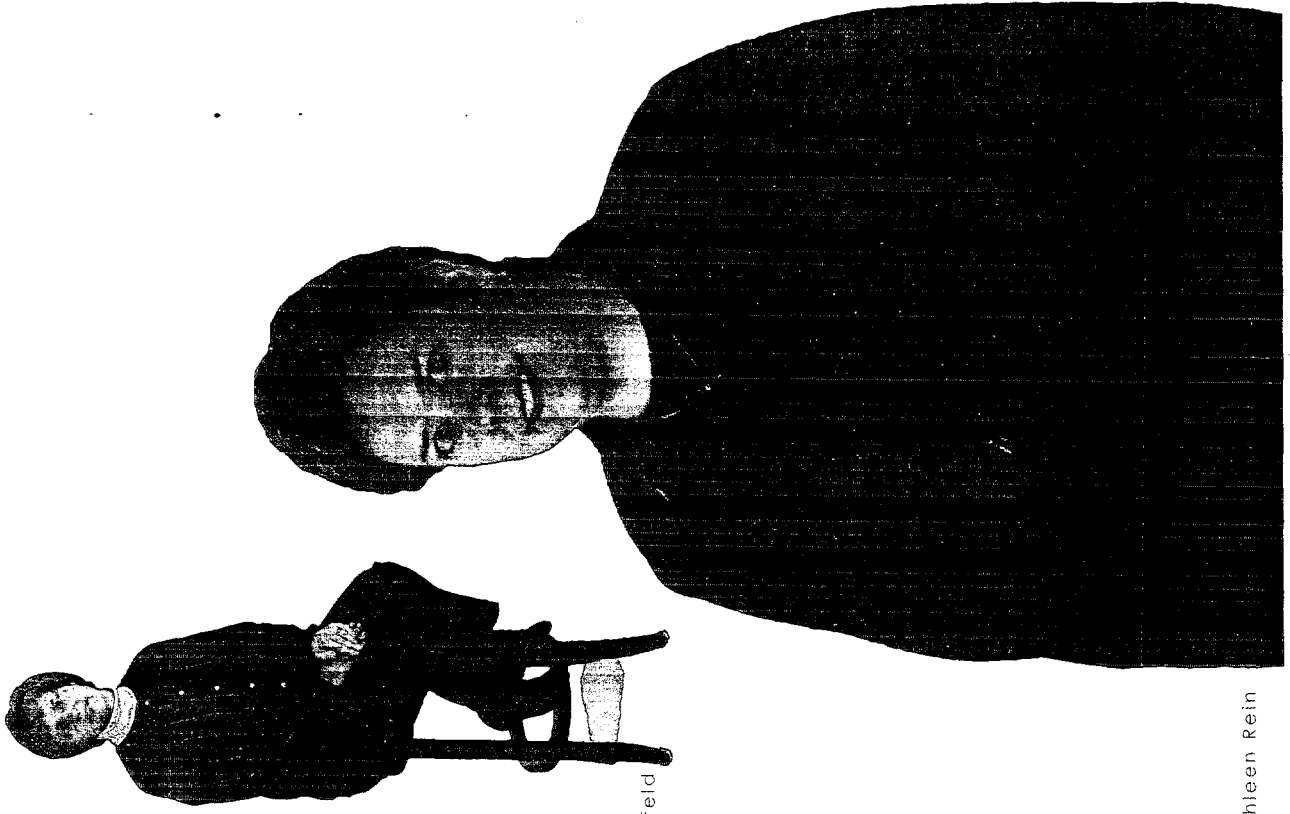
We are continually seeking out new ways to maximize the quality and efficiency of our operational services.

The call center supports our bank's business direction by sustaining future growth and generating revenue by promoting new products and services. We are persistent in reaching our ultimate goal of providing you with immediate problem-resolution, and aligning our internal operations around the most important asset of our bank — our customers.



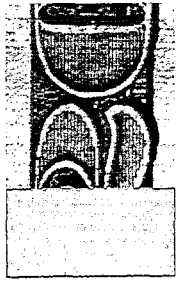
Koren Bieszk

[CALL CENTER]



Paula Denfeld

Kathleen Rein



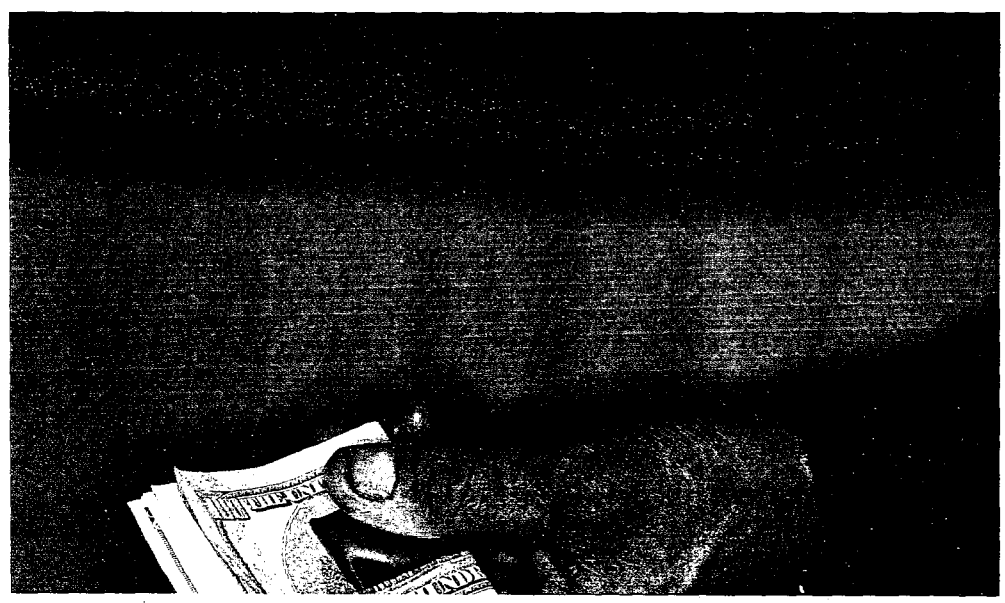
INVESTMENT CENTER

service, quality and
objective advice

The investment center at Peoples State Bank provides an opportunity for customers to work with trusted financial advisors who will help them realize their financial goals. We strive to understand each customer's unique financial and retirement goals as part of the investment planning process. This allows us to recommend investment products that are most appropriate to each situation.

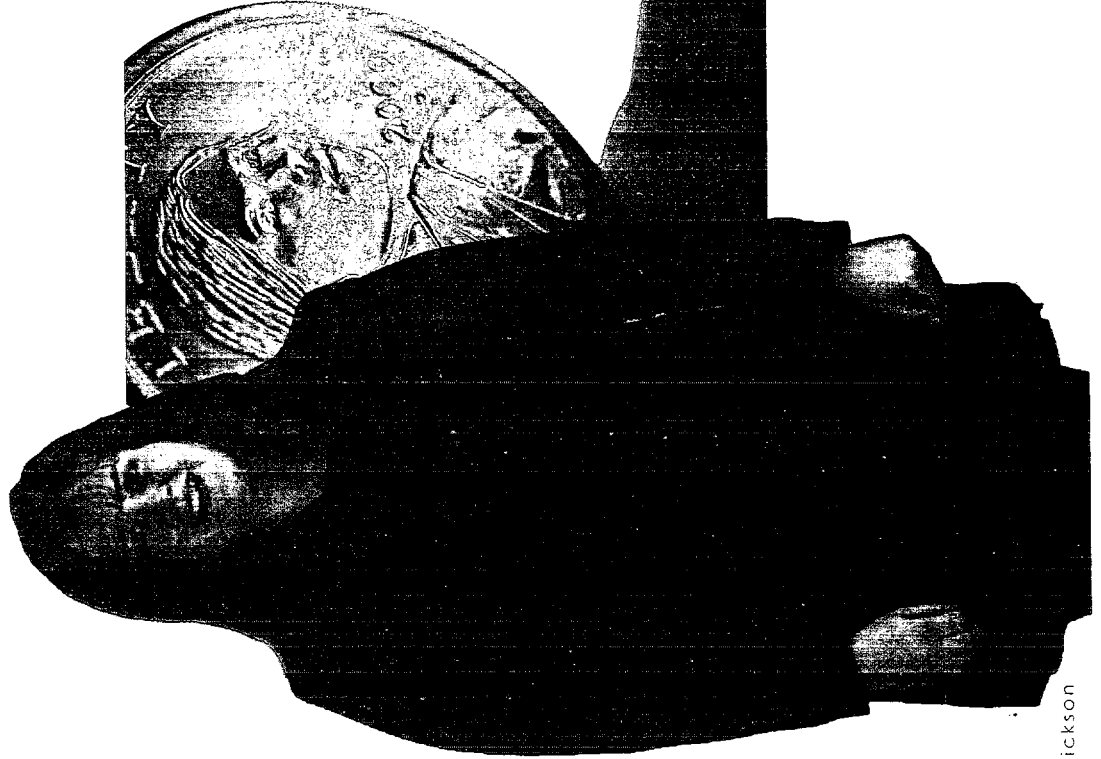
Our staff is committed to building a clear understanding of each investor's needs. We deliver service, quality, and objective advice first. We seek to fulfill your needs with suitable options from a wide range of the nation's top providers of:

- Mutual funds
- Comprehensive asset management accounts
- Annuities and other tax sensitive investments
- Advanced estate, college, business, tax, and retirement planning
- Domestic and foreign securities
- Direct investments
- Insurance
- Business retirement plans





David Svacina



Connie Erickson

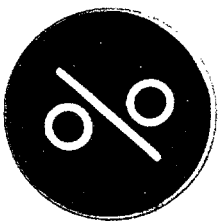
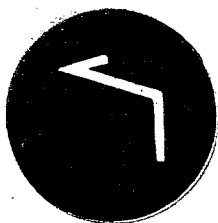
REAL ESTATE LENDING

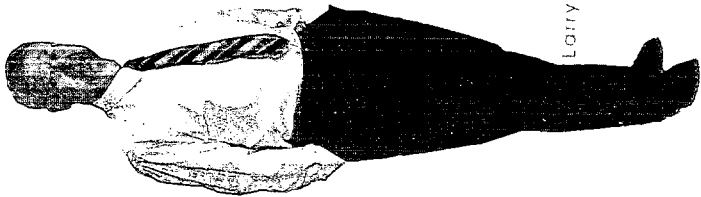
real estate lending sees tremendous growth

[REAL ESTATE LENDING]



John Proulx

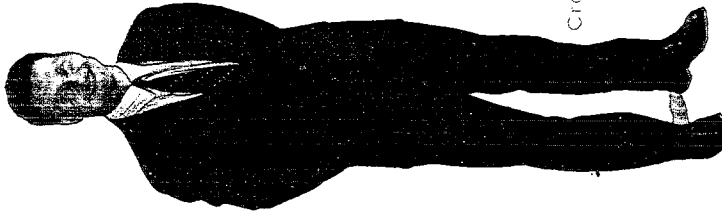




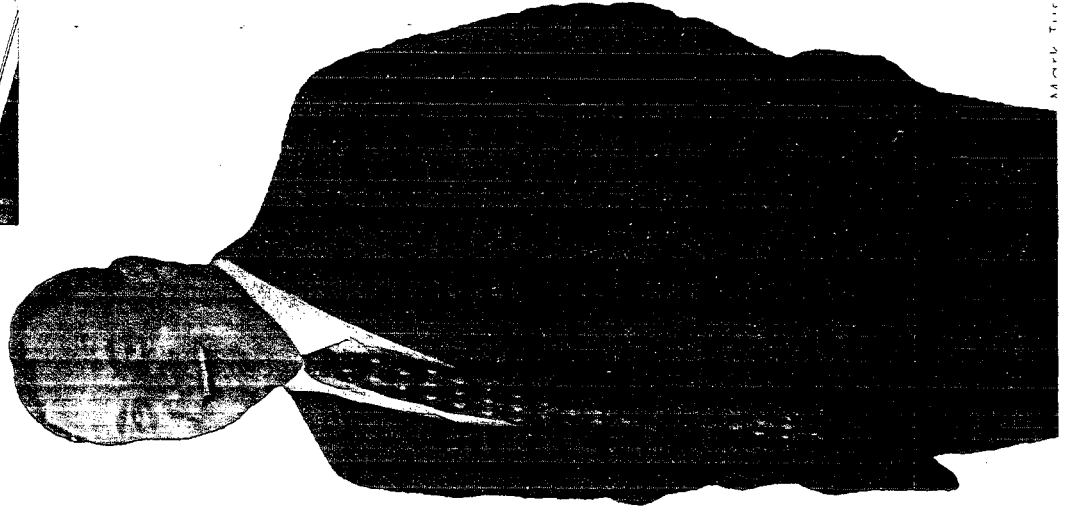
Larry Hiller



Karen Eckert

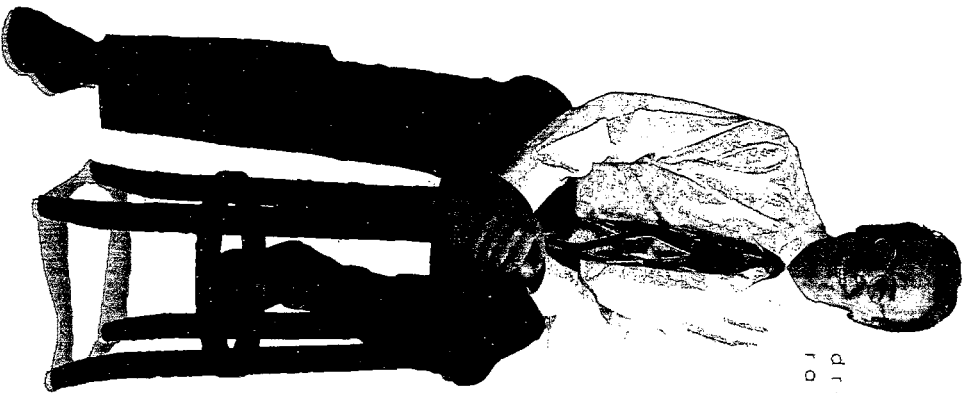


Craig Lau



In 2001 mortgage rates were the lowest in years, which created a positive lending environment. Peoples State Bank, with its excellent mortgage lending team, was able to capitalize on these rates by financing 937 first mortgage loans with a dollar volume of \$91,825,187. Of these mortgages, 605 fixed rate loans totaled \$61,688,747.

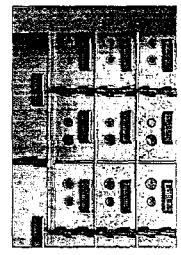
dramatic increase in fixed rate mortgage lending



Jerry Kostka

Peoples State Bank has dramatically increased fixed rate mortgage lending since 1996 – six short years. Because of the volume of fixed rate mortgages financed by Peoples State Bank in 2001, we were able to add \$398,000 in profitability to our bottom line.

Our bank began locally servicing our fixed rate mortgages, so customers now have the opportunity to make

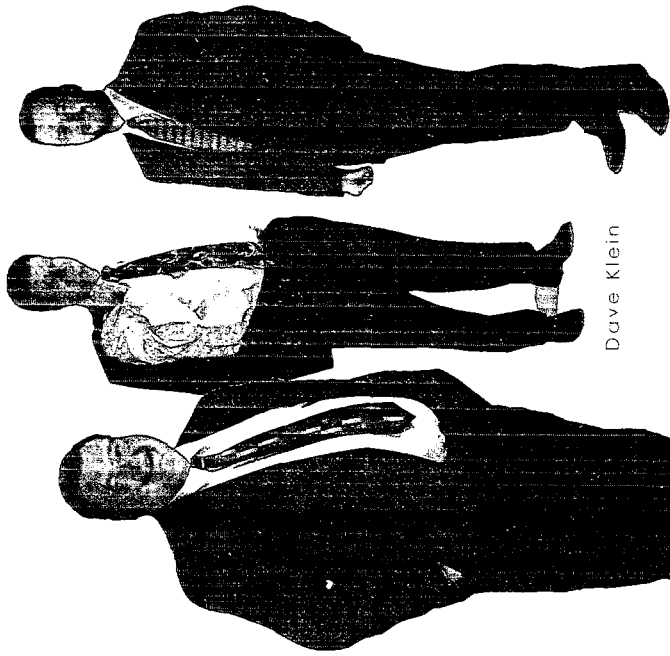


their payments at any Peoples State Bank location. Customers can enjoy individual consultation with their lender, secure in the knowledge that all credit decisions are made locally and efficiently. As a result of offering serviceable fixed-rate loan products, our bank is able to improve its level of income for the coming years.

[REAL ESTATE LENDING]



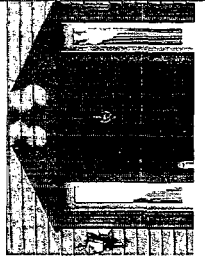
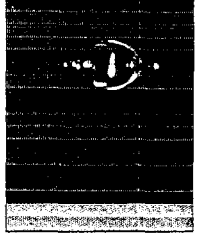
Mary Litzenberger



Dan Mortensen

Dave Klein

Tim Sanderson



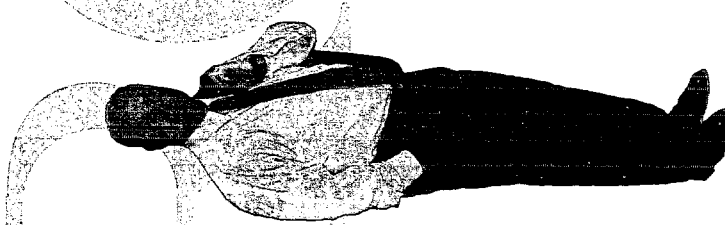
COMMERCIAL LENDING



Keith Baars



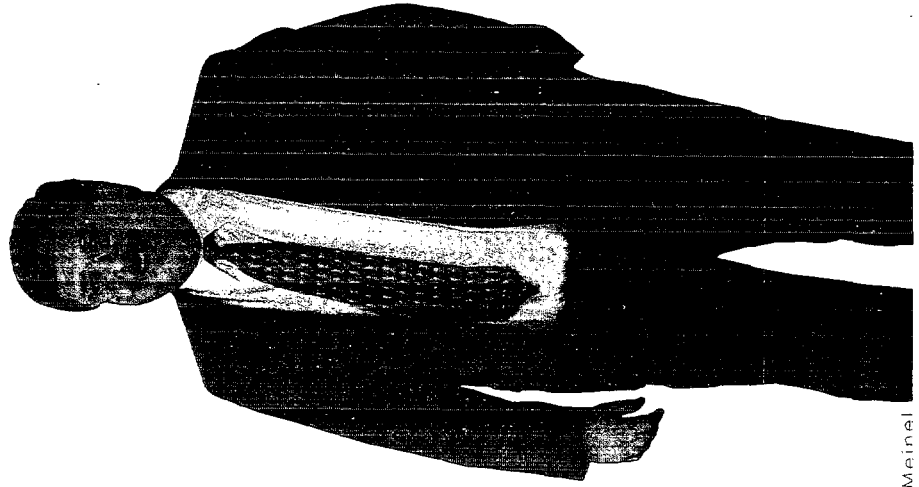
REAL



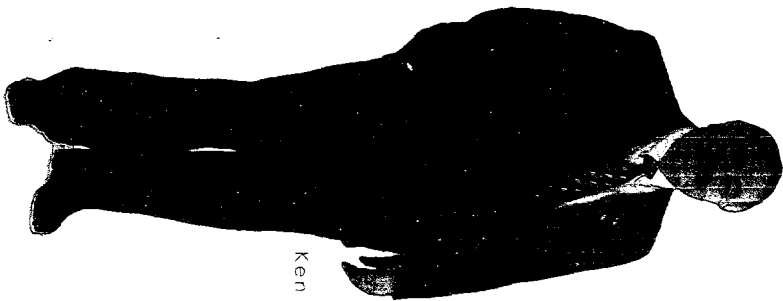
As the bank's focus on commercial loans has expanded, balances in our commercial loan portfolio have increased by 26.7% in 2001. An upsurge in lower risk loans secured by commercial real estate was the greatest component in this year's growth.

• Mark Tuskowski

Our bank maintains its diligence in seeking out well-trained commercial lenders to develop this essential area of our institution. Services consisting of cash management and internet banking have become strong potential revenue sources for the foundation of our expansion into the future.



Steve Meinel



Ken Feldmann



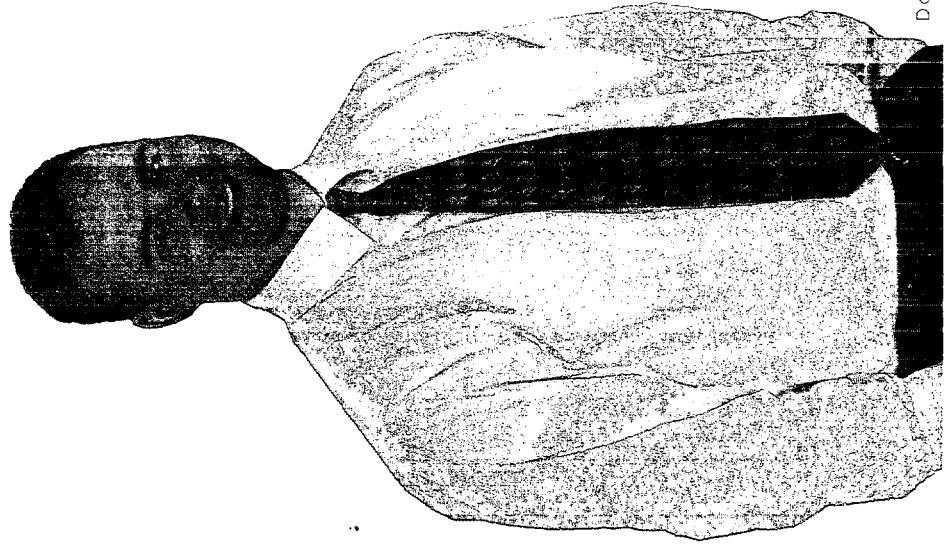
In addition to making the initial loan, the goal of the commercial lending team at Peoples State Bank is to build a lasting relationship, which both meets the client's needs and increases area business development. To ensure long-term growth in client partnerships, our credit analysts continue their periodic exploration of all business accounts. We know the credit worthiness of our business clientele, and we truly understand the dynamics of their constantly changing business and industry.



Craig Lou



Connie Vachowick



Dave LaDuke

TESTIMONIALS



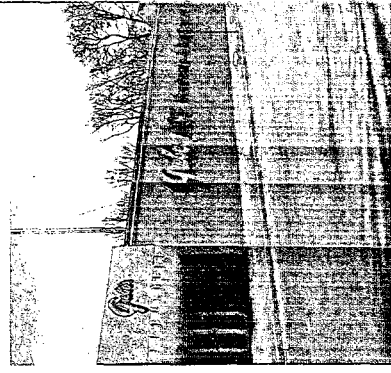
FRED MUELLER AUTOMOTIVE

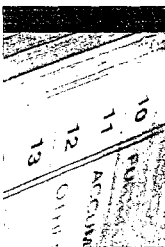
During the recession of 1981, we had the opportunity to experience our grand opening. With no used cars and only one new car for sale in our lot, the interest rates were high, but our hopes for success were higher. We began our business as a service organization, with a foundation built on car repair, and mutual trust and respect with our customers. Over the years, we've been fortunate to experience incredible growth, and we have found our alliance with Peoples State Bank to be a tremendous asset. They were the first bank in the Wausau area that was willing to work with us on our terms. Instead of typical banks driven by sales and marketing, we had the gratification of partnering with a bank that values the same approach to their clientele as my organization: down-to-earth and people-serving. Peoples State Bank has a professional, yet low key, relaxed atmosphere where everyone can feel at home. They offer all the amenities of a large bank, with a small town style. Most importantly for my business, they have been influential in our rise to success, with personnel who are well informed on the unique aspects of the automotive industry. I am exceedingly grateful that Peoples State Bank exists, and that they, like us, have never forgotten what really counts in an ideal working relationship — the customer.

Fred Mueller, Fred Mueller Buick Pontiac GMC Truck Inc.

Under the direction of Roger Grebe and Charlotte Richetto, Grebe's Ace Hardware and Appliance enjoys local success as a third generation business with the help of Steve Richetto and Tim Grebe. Grebe's has a flare for understanding what consumers want most: quality customized care and service. In addition to starting his own business in 1946, Art Grebe, Roger's and Charlotte's father, was one of the founding members of Peoples State Bank. "Our family style philosophy has allowed us to remain highly competitive at a time when many corporate hardware stores continue to enter the market. We are known for our knowledgeable sales people and for offering a completely different sales experience than our competitors, by catering to the specific needs of each customer. Now celebrating our 56th year in business, we're able to maintain our success by staying committed to our original ideals. Peoples State Bank can attribute their achievements to following the same unique way of doing business. Driven by customer satisfaction, they are relationship oriented, which ultimately gives them the competitive advantage. We can't think of a better way to extend our sincere compliments and appreciation to Peoples State Bank, other than to compare the excellent quality of their service to that of our very own!"

Roger Grebe, Grebe's Ace Hardware and Appliance





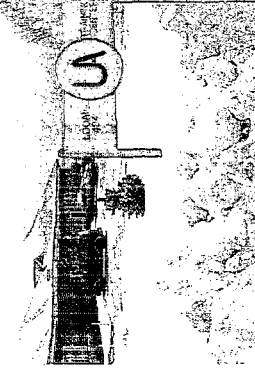
MAJOR INDUSTRIES

Last summer, we launched a new five-year plan to expand Major Industries. Peoples State Bank put forth a tremendous effort in supporting our expansion 110%. Over the last nine years, they have demonstrated keen insight to the challenges and issues facing my company and our industry. Peoples State Bank is a local, neighborhood institution that knows the individual needs of their customers and they have helped me respond proactively. From day one, they were attentive to my business plan, and to my specific needs for success!

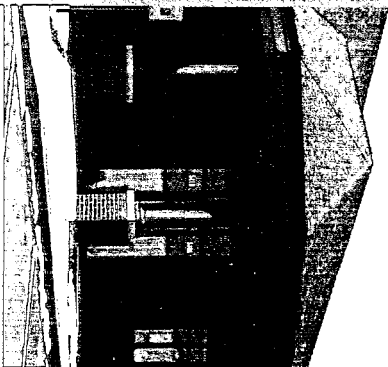
Wayne Toenges, Major Industries

The United Association of Plumbers and Steamfitters began its operations in Wisconsin as early as 1913. They were formed with the purpose of creating cutting-edge training centers where their members are supplied with the certified training skills necessary to operate innovative new products, even before the national manufacturers of the products are ready to market them. In the past few years, Plumbers and Steamfitters has expanded in various surrounding areas, including Mosinee. During this development, they sought financing bids from local banks and found Peoples State Bank offered the most competitive rates. "Since then, our relationship with Peoples State Bank has continued to grow. We discovered that they were the only bank in our area that was able to design their program to match our needs. They completely adapted to our operations, and demonstrated the critical attentiveness we were looking for. We've moved all of our business banking with Peoples State Bank because of their ability to remain constantly innovative and competitive. They share in our concern for the perpetual improvement of what we can offer our customers. Our partnership with Peoples State Bank is a unique opportunity for us to work with good people in a good organization, to reach a common goal, and they've kept up their end of the bargain spectacularly!"

Richard Hintze, United Association of Plumbers and Steamfitters



UNITED ASSOCIATION OF PLUMBERS & STEAMFITTERS



AMERICAN FAMILY INSURANCE

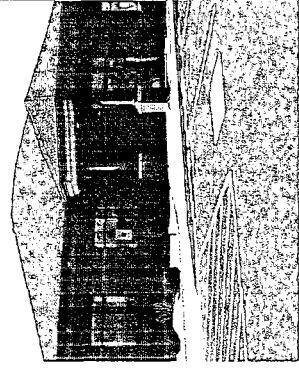
I began working with American Family Insurance in 1985, in the Marshfield area. Since moving to the Wausau location, I am now privileged to be part of the largest agency for American Family in the U.S. My experience with Peoples State Bank has been that their service stands apart from the rest. They have been resourceful in sincerely understanding the flow of my business. They know their customers and are proactive in customizing their service to fit personal needs. Corporate banks cannot and do not offer this type of individualism. We have developed a lasting relationship with Peoples State Bank because of their competency in doing their best to be sure that we accomplish our goals. As a service-generated institution and hometown banker, Peoples State Bank takes care of all my needs. They truly are the bank of the future!

Jim Nick, American Family Insurance

[TESTIMONIALS]

This CPA firm began with a dream, on a bus headed for basic training. It was then that I envisioned myself working as a CPA in a red brick building. As time passed, my dream began to develop — first starting the groundwork in a home office, obtaining client referrals, adding employees and ultimately achieving growth requiring a red brick foundation. Peoples State Bank, our partner, came to our office conveying a strong message - “we understand your growth, your needs and your dream” — we will facilitate your red brick building. Peoples State Bank gave us honesty and integrity in laying out the loan process without altercations after the fact. Our red brick building provides an image, enhances our strength in the community and continues a strong partnership with Peoples State Bank. Lastly, the dream envisioned so long ago is now a reality. Our thanks to Peoples State Bank!

William and Joy Vanden Heuvel, Vanden Heuvel CPAs, LLC



VANDEN HEUVEL CPAs, LLC

BRANCH LOCATIONS

Wausau

1905 West Stewart Avenue

715.842.2191

1201 North Sixth Street

715.848.0299

Rib Mountain

2904 Rib Mountain Drive

715.842.1456

Marathon

301 Main Street

715.443.3844

Rhineland

232 South Courtney Street

715.362.7800

Eagle River

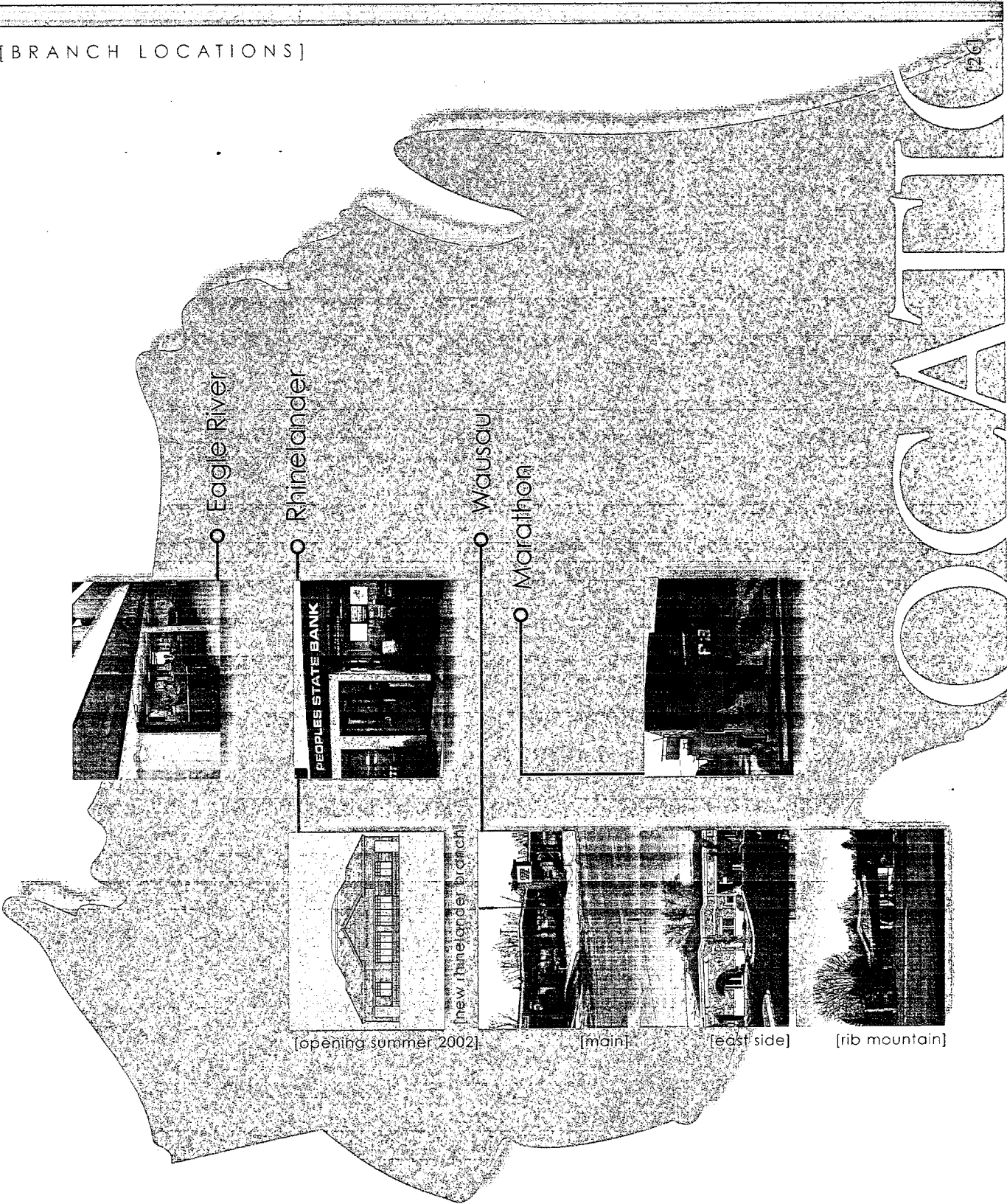
909 East Wall Street

715.479.1794

1.888.929.9902
www.psbwi.com



[BRANCH LOCATIONS]

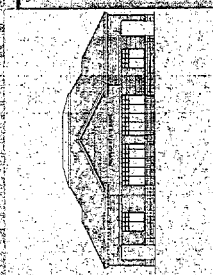


Eagle River

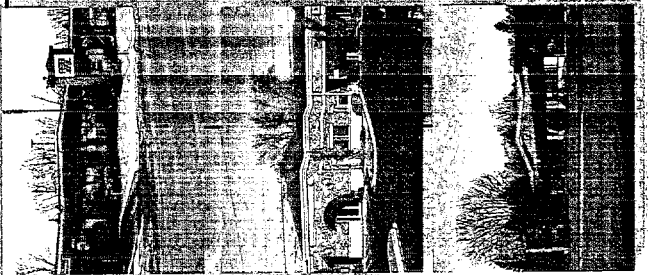
Rhineland

Wausau

Marathon



[new Rhineland branch]



[opening summer 2002]

[main]

[east side]

[rib mountain]

OCCASIONAL

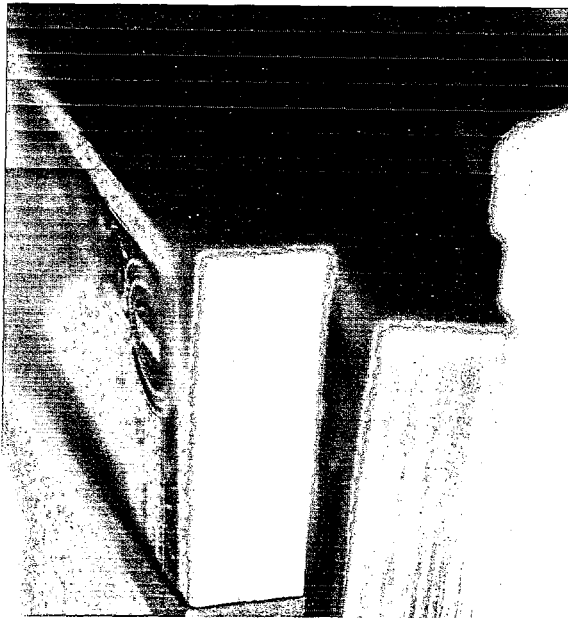
PEOPLES STATE BANK BOARD OF DIRECTORS

GORDON P. GULLICKSON Chairman of the Board Retired Formerly President of Peoples State Bank	LAWRENCE HANZ, JR. Retired Formerly Vice-President of Hanz Contractors, Inc.
GORDON P. CONNOR President Connor Management Corp.	THOMAS R. POLZER Vice President/ Secretary/Treasurer M&J Sports, Inc.
PATRICK L. CROOKS Attorney Crooks, Low, Connell, & Rortier S.C.	WILLIAM M. REIF President Wausau Coated Products, Inc.
WILLIAM J. FISH President BILCO, Inc.	THOMAS A. RIISER Retired Formerly President of Riiser Oil Co., Inc.
CHARLES A. GHIDORZI President C.A. Ghidorzi, Inc.	EUGENE WITTER Witter Farm Dairy
	DIRECTOR EMERITUS LEONARD C. BRITTEN GEORGE L. GEISLER

PSB Holdings, Inc. is chartered under Wisconsin law. As a bank holding company, it owns all of the issued and outstanding stock of Peoples State Bank of Wausau. The bank engages in general retail and commercial banking. The bank has five branches in addition to its principle office in Wausau.

PSB Holdings, Inc. is operated by and solely in the interest of its stockholders. As a stockholder, you are entitled to vote either in person or by proxy at the annual meeting.

The Annual Meeting will be held at 2:00 p.m. on Tuesday, April 16, 2002, at The Rose Garden located at 131 West Thomas Street, Wausau, Wisconsin.



THE PEOPLE BEHIND PEOPLES STATE BANK

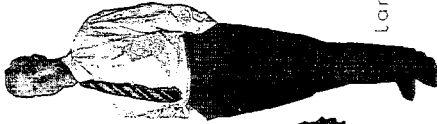


- | | | |
|--------------------|-------------------|----------------------|
| WAUSAU - | David LaDuke | Kathleen Rein |
| MAIN BRANCH | May Via Lee | Jason Schenzel |
| Tina Andrasek | Sherry Leitra | Angela School |
| Terra Artus | Shirley Lemke | Mary Schreiber |
| Carol Auner | Sandra Lepak | Kenneth Schultz |
| Keith Baars | Tina Lis | Carol Searing* |
| Beverly Bauman | Mary Litzenberger | Julia Slavik |
| Daniel Beach | Jessica Lucas | Bonnie Sloan |
| Karen Bieszk | Charlotte Ludkey | Heather Springer |
| Kristina Bundy | Elizabeth Luedtke | Kenneth Stengl |
| Tisa Danz | Tim Mandelk | David Svacina |
| Paula Denfeld | Susan Mathwich | Cynthia Swendrzynski |
| Vicki Dickinson | Melissa McCallum | Rebecca Thao |
| Pamela Duffy | Charles McCrory | Kim Thoreson |
| Connie Erickson | David Meilahn | Todd Toppen |
| Thomas Feck | Stephen Meinel | Cheryl Urecht |
| Kenneth Feldmann | Lacy Miller | Connie Vachowiak |
| Heidi Fleurant | Yong Moua | Karen Wadinski |
| Lynn Guth | Jennifer Mulder | William Wagener |
| Sarah Hanke | Alisha Nowak | Shannon Williams |
| Janet Harder | Debra Osterbrink | Pamela Wojtasiak |
| Janet Hegy | Brenda Paduan | Lynn Wolf* |
| Gary Johnson | Mardell Pagel | Corinne Wolfe |
| Karen Kindelberger | Vicki Parsons | Lada Xiong |
| David Klein | John Pelot | Joanne Zahn |
| Gerard Klein | Karen Pelot | Jennifer Zaitz |
| Gerald Kostka | John Proulx | Barbara Zimmer |
| David Kopperud | Laura Reeves | |
| Tiffany Krueger | Betsy Reichl | |

Pamela Wojtasiak

Employees as of March 1, 2002
*BANK CONSULTANT

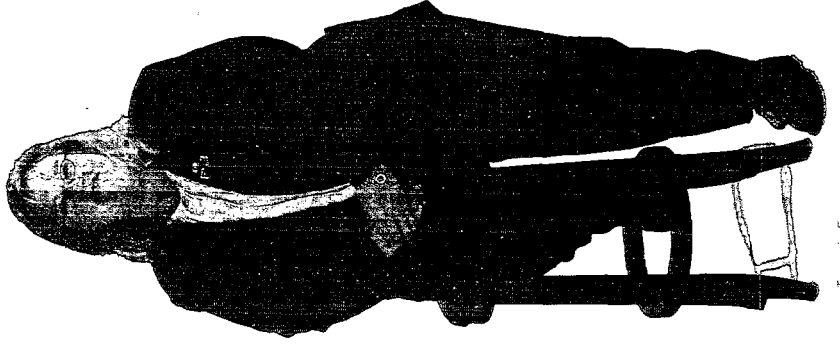
MARATHON
Larry Hiller
Lisa Krause
Pamela Pietrowski
Sherry Weinfurter
Kimberley Werner



Larry Hiller



Karen Eckert



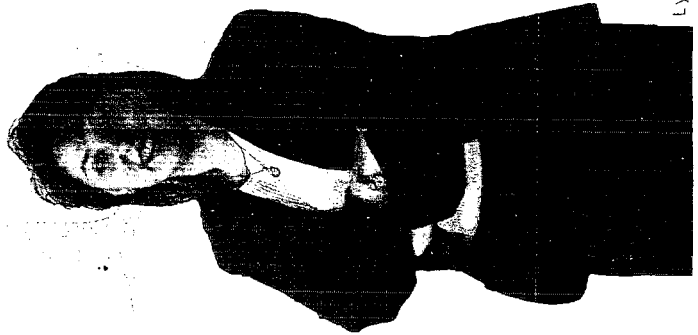
Terri Faes

WAUSAU- EASTSIDE
Melissa Ball
Alicia Beausoleil
Marcia Becker
Allison Hassel
Beth Inglis
Jaci Kell
Mary Klug
Rodney Luedtke
Daniel Mortensen
Diane Philipp
Arlene Sholar



Arlene Sholar

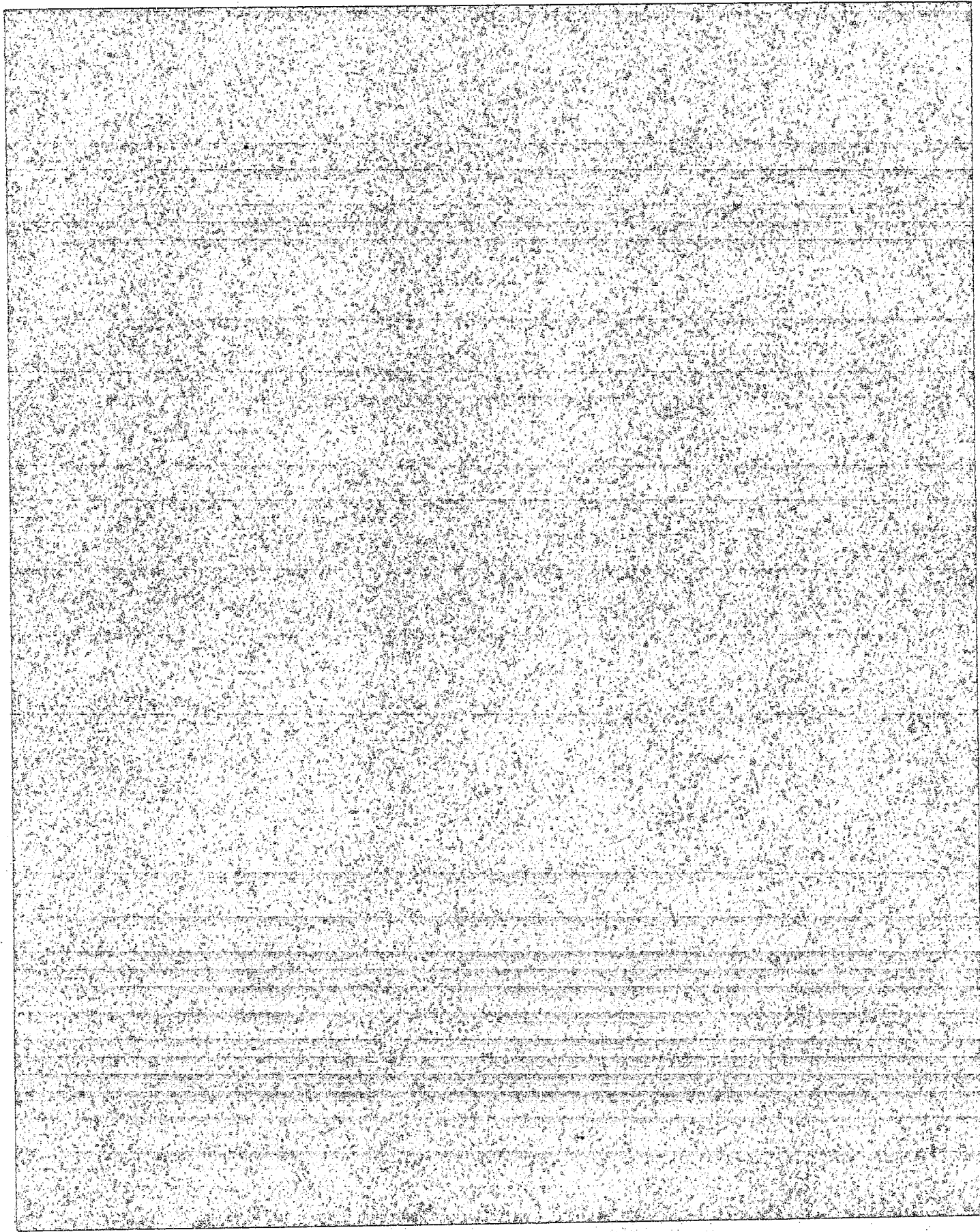
RIB MOUNTAIN
Lynda Binder
Harvey Dahlke
Terri Knoeck
Emmy Lawrence
Victoria Mauritz
Sarah O'Malley
Marcie Steger
Mark Tushkowski
Shannon Wise
Shari Ziemanski



Lynda Binder

EAGLE RIVER
Julie Anderson
Laura Bulai-Kalous
Terri Faes
Jennifer Munz
Michelle Prott
Timothy Sanderson





PEOPLES STATE BANK 2001 ANNUAL REPORT