



Farmers & Merchants Union Bank

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February 13, 2026

Dear Valued Customer:

On behalf of our Board of Directors, leadership team, and staff, it is my pleasure to announce that, effective February 13, 2026, American Bank of Beaver Dam officially joined Farmers & Merchants Union Bank. Both institutions share a long-standing commitment to exceptional customer service, local decision-making, and community involvement—values we are proud to continue together.

What This Means for You

Our top priority is to make this transition as smooth as possible for our customers. For the immediate future, your day-to-day banking experience will remain unchanged, and we will provide clear, timely communication throughout the process.

Key highlights include:

- **No immediate changes to daily banking or services:** Your accounts—including deposit accounts, business banking, and lending services—will remain the same through July 2026. In July, our two banking systems will be combined into one, and any related changes will be clearly communicated in advance.
- **Checks and debit cards:** At this time, you may continue to use your existing checks and debit cards. More information will be shared ahead of any changes.
- **Expanded branch access:** In addition to your current American Bank locations, you are now welcome to conduct business at three Farmers & Merchants Union Bank locations: the Main Office in downtown Columbus (159 W. James St.), the Columbus Branch (104 Industrial Dr.), and the Juneau Branch (198 S. Western Ave.).

MAIN OFFICE: 159 W James St, PO Box 226, Columbus, WI 53925

PHONE: (920) 623-4000 • FAX (920) 623-4010

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Systems Integration Timeline

Behind the scenes, our teams are working to integrate our banking systems. In July 2026, American Bank accounts will transition to Farmers & Merchants Union Bank's core processing system with Fiserv. Once the full integration is complete, customers will be able to conduct business at all Farmers & Merchants Union Bank locations and will gain access to enhanced online banking and business management tools.

Staying Informed

To keep you informed of key milestones and upcoming dates, a dedicated resource page has been created at www.fmub.bank/ab. This page will include updates, communications, FAQs, and FDIC coverage information.

Additional information will be shared by direct mail and email prior to the systems integration, including important details and any next steps.

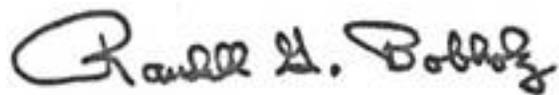
To ensure you receive these communications, please contact your local branch to confirm that your current mailing address, email address, and phone number are on file.

We're Here to Help

If you have questions or concerns during this transition, you may continue to contact your local branch, call FMUB's main number at (920) 623-4000, or email askfmub@fmub.bank.

Both Farmers & Merchants Union Bank and American Bank sincerely thank you for your continued loyalty and support. We look forward to serving your financial needs and offering even more opportunities in the future.

Sincerely,



Randall G Bobholz
President & CEO
Farmers & Merchants Union Bank

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