

June 2, 2025

[Customer Name 1]
[Customer Name 2]
[Customer Name 3]
[Address]
[City, State Zip]

Welcome to Farmers & Merchants Union Bank (FMUB)! We are thrilled to have you as part of our banking community and are committed to providing you with the best possible experience. On August 16, we will be integrating our processing into one core system. Enclosed you will find a Welcome Guide. This guide is meant to help you understand how your current account will transition over to an FMUB account, automatically. We understand there is a lot of information in the booklet. Our goal is to provide answers to general questions, as well as required documentation as it pertains to your account.

Details of Upcoming Enhancements

Debit Cards - *More information will come in the mailing with your new card.*

- You will receive a new debit card from FMUB around August 1, 2025. This new card will **not be active** until August 18, 2025. Please note that your current Wisconsin River Bank (WRB) debit card **will no longer work after 4 pm CST on August 15, 2025**. We understand that this may cause some inconveniences for the weekend without access to your ATM/debit card - please plan ahead.
- Enjoy these enhancements with your FMUB debit card:
 - Default daily limit of \$525 for ATM withdrawals
 - Default daily limit of \$2,500 for purchase transactions
if your current daily limits are higher than these defaults, those higher limits will remain in effect
 - Surcharge-free access to over 40,000 ATMs nationwide with membership in the "ATM Access" and "MoneyPass" networks of ATMs
- If you have not received your replacement debit card by August 4, 2025, please contact your local office for assistance.

- over -

MAIN OFFICE
159 W. James St.
Post Office Box 226
Columbus, WI 53925
920.623.4000
FAX: 920.623.4010

COLUMBUS BRANCH
920.623.7101

JUNEAU
920.386.2100

FALL RIVER
920.484.6505

LODI
608.592.7788

FRIESLAND
920.348.5141

RIO
920.992.6100

JANESVILLE
608.741.6280

SAUK CITY
608.643.6300
MEMBER FDIC

Online Banking

- Access to WRB's online banking system will go to inquiry only mode on August 15, 2025 at 4 pm CST and will no longer work after 8 am CST on Monday, August 18 when your online banking will convert to FMUB's online banking. **To log-in to FMUB's online banking site starting the morning of August 18, visit fmub.bank and log-in to personal online banking with the same username and password you use to access WRB online banking today.**

Deposit Accounts

- The name and features of your deposit account will be transitioning once the conversion is complete as stated in the booklet. If you are not sure the name of your current account at WRB to know what your new, enhanced account with FMUB will look like, you can log into your current online banking or review your latest statement. If unsure, please call any of our locations and we can assist you.

Terms and Conditions

- The updated terms and conditions of your account with FMUB will take effect on August 16, 2025. You can find information on what to expect in doing business with FMUB in the enclosed booklet.

We understand this is a lot of information. We want to help make this transition as smooth as possible for you. If you have any questions, please feel free to reach out to us at any of our nine convenient locations and we will be happy to assist you. Additionally, to help answer any questions you may have during the weekend of conversion (Saturday and Sunday, August 16 and 17), FMUB staff members will be available by phone at 920.623.4000 from 8 am to 4 pm.

We encourage you to take a moment to read through the enclosed booklet. Should you have any questions or need further clarification, our team is here to help. You can reach us at 920-623-4000, askfmub@fmub.bank or at any of our nine convenient locations.

On behalf of all the staff members, management team and board of directors, we extend a warm welcome and are excited to continue serving all of your financial needs.

Your friends at Farmers & Merchants Union Bank

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