



Farmers & Merchants Union Bank

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January 2, 2025

On behalf of our board of directors, leadership team and staff, it is my pleasure and privilege to announce that on January 2, 2025, Wisconsin River Bank has officially joined Farmers & Merchants Union Bank. Both banks have a long history of exceptional customer service, local decision-making and a powerful commitment to our communities, which we look forward to continuing.

Our top priority is ensuring this transition is seamless for all of our customers and we will be communicating with you frequently by direct mail, email and in person as you continue to allow us to be your financial partner.

Current highlights

- **There will be no change in day-to-day operations until August 2025:** Your banking experience will remain the same for the immediate future, with the same great service and people you know and trust.
- **Continued use of existing branches and services:** All locations will remain open. You can continue to use branches for in-person services.
- **No interruption of services:** Banking services, including deposit and savings accounts, business banking, and lending operations will not be interrupted over the course of the transition. You will receive updates on key milestones, including any actions you may need to take. We are committed to keeping you informed every step of the way.
- **Can I continue to use my checks and will my account numbers change?** You can continue to use your existing checks and your account numbers will remain the same.

Behind the scenes, our team is working diligently to combine our two financial institutions. In order to combine our banks account operating system, an integration will occur in August, 2025, to combine our operations with our core processor Fiserv. Upon completion of the systems integration, you will have access to enhanced online banking and treasury management products.

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920.623.4000
FAX: 920.623.4010

COLUMBUS BRANCH
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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



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Staying Informed: To keep you informed of our progress and important dates along the way, we have developed a resource page <https://www.fmub.bank/wrb>. We encourage you to visit this page for periodic updates, resources, communications, FAQs and FDIC coverage information. We will be communicating with you by direct mail, email, or both prior to the systems integration to provide important dates and steps you may need to take to ensure a smooth transition.

For this reason, please verify that we have the most current contact information on file for you (address, email and phone) by contacting your local office or call our Sauk City office at 608.643.6300.

As always, you can reach out with any questions or concerns you may have during this transition. You may contact the team members you already know and trust at any of our locations or by email at askfmub@fmub.bank.

Both Farmers & Merchants Union Bank and Wisconsin River Bank want to extend our heartfelt thanks for your continued loyalty and support as we embark on this exciting, new chapter. We look forward to continuing to serve you and your financial needs with even more opportunities ahead.

Thank you for trusting us with your banking needs, and for being part of this exciting time.

Sincerely,

Farmers & Merchants Union Bank

Randall G Bobholz
President & CEO

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