



Welcome to Business Online & Mobile Banking.

YOUR BUSINESS ONLINE & MOBILE BANKING WILL TRANSITION TO BANK OF WISCONSIN ON MAY 4, 2026.

Dear Business Online & Mobile Banking Customers,

As you are aware, Banner Banks will be transitioning to Bank of Wisconsin, a branch of Bank of Sun Prairie, on **Monday, May 4, 2026**. One of the benefits that you will receive from the combination of our two banks is access to a new business online banking solution. Within Bank of Wisconsin Business Online & Mobile Banking, you will be able to perform all your current transactions and inquiries, and will gain access to new features such as Mobile Deposit with a \$10,000 limit and the ability to place stop payments.

GETTING STARTED WITH BANK OF WISCONSIN BUSINESS ONLINE & MOBILE BANKING

To access Bank of Wisconsin Business Online & Mobile Banking, you will need to log in using your current Banner Banks username and a **temporary password (WelcomeBoW26\$)**. Prior to the transition, we recommend the following:

- **Take note** of your current Banner Banks username.
- **Review** the enclosed *Accessing Online Banking* insert, which includes instructions for Business Online & Mobile Banking access.
- **Review** the enclosed *Business Online & Mobile Banking Agreement*. By logging in to Bank of Wisconsin Business Online & Mobile Banking, you are agreeing to the enclosed *Business Online & Mobile Banking Agreement*.

If you would like to add additional services, please contact our Business Solutions team at **BusinessSolutionsTeam@bankofsunprairie.com** now or after **May 4, 2026**, and we can help set up additional services.

WE'RE HERE FOR YOU

If you have questions, please visit **BannerBanks.com/Merger-News** or contact your local branch. We sincerely appreciate your business and look forward to supporting your continued success.

Sincerely,

Jimmy Kauffman
President and CEO
Bank of Sun Prairie
Banner Banks

What to Expect & When

Friday, May 1

- Banner Banks Online Banking will become view-only beginning at **5 p.m.**
- Transfers and loan payments will no longer be available.
- Balances shown will remain as of **May 1**.

Monday, May 4

- **Log in** to Online & Mobile Banking at **BankofWisconsin.Bank**.
- **Download** and begin using the Bank of Sun Prairie Business Mobile App.
- **Remember to delete** your Banner Banks Mobile App.

Friday, May 29

- Last day to access Banner Banks Online Banking (view-only mode).
- Last day to download your Banner Banks statement history.



Any reference to Bank of Wisconsin shall refer to certain branches of Bank of Sun Prairie, which will operate under the tradename Bank of Wisconsin.

BannerBanks.com/Merger-News | 608-837-4511



BOSP_BB_OLB_BUS_LTR



Accessing Online Banking

Beginning **Monday, May 4, 2026**, you will be able to log in to and access Bank of Wisconsin Business Online Banking.

- 1 Visit **BankofWisconsin.Bank**.
- 2 In the upper right corner of the homepage, select **"Business Online Banking"** from the log in drop-down menu.
- 3 Enter the username you used for Banner Banks Online Banking in the **"Access ID"** box and enter your temporary password in the **"Password"** box. Your temporary password is **WelcomeBoW26\$**.
- 4 Click **"Login."**
- 5 Once you have logged in with your temporary password, you will be prompted to **reset your password**. Please follow the on-screen instructions to reset your password.
- 6 Upon completing the first-time login, please **review your account information** to ensure all your accounts are visible in online banking and your information looks accurate.

By logging in to Bank of Wisconsin Business Online & Mobile Banking, you are agreeing to the enclosed *Business Online & Mobile Banking Agreement*.

If you have questions, please visit **BannerBanks.com/Merger-News** or contact your local branch.

Accessing Mobile Banking

On **Monday, May 4, 2026**, you will be able to log in to and access Bank of Wisconsin Business Mobile Banking. To enroll in Mobile Banking, **you must first set up your Business Online Banking** via your computer or a browser on your phone.

Please Note: Since Bank of Wisconsin is a branch of Bank of Sun Prairie, you will need to download the Bank of Sun Prairie Business Mobile App in order to access Bank of Wisconsin Business Mobile Banking.

- 1 Download the **Bank of Sun Prairie Business Mobile App** from the app store on your mobile device.



- 2 Log in to the mobile app using the same username and password as your Business Online Banking credentials.

WHAT YOU SHOULD KNOW ABOUT MOBILE DEPOSIT ENDORSEMENTS

Depositor **IS** an account signer; endorsement **MUST** include:

- For mobile deposit only at Bank of Wisconsin
- Signature of account owner

Depositor **is NOT** an account signer; endorsement **MUST** include:

- For mobile deposit only at Bank of Wisconsin for (name of entity) by (name of depositor). An example of this endorsement would be:
"For mobile deposit only at Bank of Wisconsin for ABC Company by Jeff Smith"

If checks are not properly endorsed, they may be subject to delayed processing or availability, or a request for resubmission.

Per your v data provider, message and data fees may apply.

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Member
FDIC
EQUAL HOUSING LENDER
BOSP_BB_BOLB_INSRT

Business Online & Mobile Banking Agreement

**IMPORTANT INFORMATION FOR
BANNER BANKS BUSINESS CUSTOMERS**



**Bank of
Wisconsin™**

A BRANCH OF BANK OF SUN PRAIRIE

This document contains important disclosures that apply to your Bank of Wisconsin, a branch of Bank of Sun Prairie, Business Online & Mobile Banking access, including disclosures currently in effect and disclosures that will become effective on **May 4, 2026**.

Master Business Solutions Agreement

This Master Business Solutions Agreement ("Agreement") is entered into between Bank of Sun Prairie, Sun Prairie, Wisconsin (the "Bank," "We," or "Us"), and the Customer(s) ("Customer" or "You").

1. Definitions.

- 1.1 "Addendum" and "Addenda" refer to any addenda, applications, exhibits, or other documents related to specific Services (regardless of such supplemental material's title).
- 1.2 "Banking Day" or "Business Day" means, in both this Agreement and any Addendum, any day other than a Saturday, Sunday, or any holiday on which we and/or the Federal Reserve is closed for processing.
- 1.3 "Services" means any and all Business Solutions related products and services that we may agree to provide to you from time to time, including without limitation any Services governed by an Addendum.

2. The Service.

This Agreement sets forth the terms and conditions which shall apply uniformly to all Services, which you may access exclusively through Business Internet Banking (aka Cash Management), unless we expressly agree otherwise. This Agreement shall be supplemented by one or more Addenda. Each Addendum, including its terms and conditions and any statements, representations, or warranties made by you, are incorporated herein by reference. All references to the Agreement shall include any applicable Addenda. The initial Services will be selected by you in each of the applicable Addenda. From time to time thereafter, you may request additional Services, each of which will be made available in our sole discretion and only upon completion of the applicable Addenda.

3. Our Other Agreements.

You and we may have entered into separate agreements relating to certain commercial banking services to be made available to you by us, including, for example, the "Terms and Conditions of your Accounts" which govern deposit accounts with us. In the event of a conflict between the terms of other agreements between you and us and this Agreement, the terms of this Agreement shall govern and prevail. In the event of a conflict between the terms of this Agreement and any Addendum for a particular Service, the Addendum for such Service shall prevail.

4. Your Equipment.

Unless otherwise provided in the Addenda, (1) you are responsible for selecting any and all necessary hardware including, but not limited to, communication devices and PCs, and (2) you acknowledge that we will not provide any hardware or recommendations for hardware. You assume full responsibility for any defect, malfunction, or interruption in service or security due to hardware failure.

5. The Internet.

Use of the Services requires that you be enrolled in Business Internet Banking (aka Cash Management). You understand and acknowledge that the Internet is an unsecured, unstable, unregulated, and unpredictable environment and that your ability to use certain Services is dependent upon the online service you have chosen and are using, as well as the Internet and equipment, software, systems, data, and services provided by various vendors and third parties (including, without limitation, telecommunications carriers, equipment manufacturers, firewall providers, and encryption system providers). You understand that, while we and our service providers have established certain security procedures, such as firewalls and data encryption designed to prevent unauthorized access to your accounts or

transactions, there can be no assurance that inquiries or transaction activity will be completely secure, or that access to the Services via the Internet will be free from delays, malfunctions, or other inconveniences generally associated with this electronic medium. You also understand that there may be times when access to the Services is unavailable. You understand and agree that we and our affiliates are not responsible for any unavailability, delays, or malfunctions, and are not responsible for any loss or damage suffered by you in the event of any failure, delay, or interruption of services resulting from the act or omission of any third party or from any cause not reasonably within our control. You are responsible for selecting a means of accessing the Internet, via an Internet Service Provider and communications software, or by other means. You acknowledge that we will not provide any software or recommendations for an Internet Service Provider. You assume full responsibility for any defect, malfunction, or interruption in service or security due to your Internet communications software or Internet Service Provider.

- 6. Security Procedures.** The following sets forth the Security Procedures with which the Customer agrees to comply when using any of the Services offered. The Customer agrees that the Security Procedures are commercially reasonable, and understands that the procedures are for verification of authenticity of any transaction or access requests and are not intended to detect errors in the transmission or content of any entries. No security procedure for the detection of any such errors has been agreed upon between the Bank and you. To authenticate your identity when accessing any Services, you may be required to implement various authentication processes that may include login IDs, enhanced logins, passwords, security devices, or other measures that may be developed as technology continues to evolve and as they become available.

6.1 Customer's Obligations. To make it more difficult for unauthorized persons to gain access to instructions, tokens, user identifications, security codes, and passwords ("Codes"), use multiple passwords and multiple computers for transmission of data. You agree to take all reasonable precautions to prevent unauthorized access to Codes. If you suspect, know, believe, or have reason to believe that an unauthorized person has gained or attempted to gain access to your accounts or Codes, you agree to immediately notify Bank of Sun Prairie Deposit Operations Department at **608-837-4511**. We may suspend or cancel any access, even without receiving notice from you, if we have reason to believe that your account is being used in an unauthorized, fraudulent, or illegal manner.

6.2 Data Security. The Customer is solely responsible for installing and maintaining whatever security devices the Customer determines to be necessary to protect the Customer's records and data systems from unauthorized entry, the introduction of viruses, and other actions that could adversely affect the Customer's records and systems. Bank of Sun Prairie assumes no responsibility for the same. Without limiting the foregoing, the Customer must install and maintain a working network firewall to protect data accessible by the Internet, keep security patches up to date, encrypt sorted and transferred data, install and regularly update antivirus software, not use vendor-specified defaults for system passwords and other security parameters, track access data by unique identifiers, and maintain and enforce internal policies that address information security for employees and contractors of the Customer. Bank of Sun Prairie's only obligation with regard to data security is to provide the Customer with prompt notice of any security breach.

- 7. Administrators, Authorized Representatives, and Service Authorizations.** You must appoint an administrator ("Administrator") who will be responsible for creating and maintaining subsequent accounts for your authorized representatives for use of Business Internet Banking, including assigning and revoking access privileges for those authorized representatives and providing new and subsequent Customer IDs, user IDs, and passwords, and other security devices to those authorized representatives. The Administrator is our main contact with respect to the Services and is responsible for managing all aspects of your use of the Services, including but not limited to managing security, verifying the initial Services setup, setting up authorized representative accounts, and assigning such accounts and access privileges, training authorized representatives, notifying us of changes in contact and other relevant information, and requesting any desired changes to the Services. You understand that the Administrator has

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the capability of providing administrative privileges identical to theirs to any authorized representative, including the ability to create and maintain subsequent authorized representative accounts and assigning and revoking access privileges, and to provide authorized representatives with security devices. If the Administrator grants these privileges to an authorized representative, that person will also be considered an Administrator.

We are entitled to presume that all communications using appropriate access codes are authorized by you and to act upon the communications accordingly. We are also entitled to rely on any notice or communication believed by us in good faith to be genuine and to have been provided by an individual designated by you as your authorized representative and any such communication shall be deemed to have been signed by such person.

8. **Confidentiality.** You acknowledge that you will have access to certain information that we will either designate as confidential information or that you should reasonably determine is confidential information in connection with the execution of the Services. You shall not disclose any such confidential information and shall use such confidential information only in connection with transactions specifically requiring such confidential information.
9. **Accuracy of Transactions.** You acknowledge and agree that it is your responsibility to accurately enter all data necessary to perform a transaction in your accounts and to verify all instructions transmitted to us, whether such instructions are provided to us directly by you or by a third party at your instruction and for your benefit. In the event you believe that there is a discrepancy or error between a transaction it performed or authorized and any confirmation or account statement it receives, you agree to promptly notify us of such discrepancy or error.
All statements, notices, and other items must be examined by you promptly upon receipt. You must notify us of any account problem within a reasonable time after we send or otherwise make the materials available to you. A reasonable time is not more than ten (10) days. If you fail to provide written notice to us within such ten day period, You shall be deemed to irrevocably agree with the information as provided in such periodic report and shall be precluded from being able to assert a claim based on such problem, error, or discrepancy.
10. **Fees.** You shall pay our fees for the Services in accordance with applicable *Business Solutions Fee Schedule Addendum* and/or, as applicable, which we may change from time to time. We may deduct our fees from any of your accounts. You will pay any applicable sales, use, or similar tax.
11. **Electronic Mail ("Email").** You understand and acknowledge that communications transmitted via email may not be secure. Accordingly, you should not provide any confidential information in email communications, including, without limitation, any codes or any initiation of transactions on your accounts unless using the Bank's Secure Email Message Center. Also, while we will do our best to read all email communications in a timely manner, we make no guarantee that all email will be read promptly. For immediate communication with us, please telephone us at 608-837-4511.
12. **Recording of Telephone Conversations.** You understand and agree that we may electronically record telephone conversations and/or other data transmissions, including those relating to the Services. The decision to record any telephone conversation is solely at our discretion. We shall not have any liability to you if we elect not to record any call.
13. **Cell Phones.** You agree that we shall have no liability for any damage or losses resulting from interception of your identification codes or account information, or any other private data, due to your use of cell phones or similar devices.
14. **Funds Availability.** Your funds availability will be governed by your applicable deposit agreements. If you make a deposit through our Business Internet Banking system before 6 p.m. CST on a Business Day, we will consider that to be the day of your deposit. However, if you make a deposit after 6 p.m. CST or on a day that is not a Business Day, we will consider that the deposit was made on the next Business Day.
15. **Notice.** Notice regarding the Services, this Agreement, or the Addenda may be effectively given in one of three ways.

- a. Either party may notify the other in writing and such written notice shall be deemed duly given (a) when delivered personally or by facsimile, (b) one Business Day after delivery to an express courier, or (c) three Business Days after the date of deposit with the U.S. Postal Service outside the control of the sender. Any party may from time to time designate in writing any other address to which such notices, requests, and other communications shall be sent. Until any such change, such notices, requests, and other communications sent by us to you shall be sent to the appropriate address on file, and notices, requests, or other communications sent by you to us shall be sent to:

Bank of Sun Prairie
228 E. Main St.
Sun Prairie, WI 53590
Attn: Business Solutions
Fax: 608-825-6039

- b. Unless notice is required in writing, you may telephone us at **608-837-4511**.
- c. We may also provide you with notice of changes in the Services by providing electronic alerts through Business Internet Banking (aka Cash Management). Once we make you aware that an alert has been provided, you agree to accept responsibility for reviewing the content of any such alert. **Your continued use of the affected Service after we have informed you that an alert exists is evidence of your acceptance of and agreement regarding any information or changes contained in the alert. If you choose to ignore any message and/or fail to review any alert but continue to use the affected Service, you will be deemed to have waived your right to such notice and to have accepted any change of terms or other amendments which may be explained in the alert.**

16. **Termination.** We may terminate this Agreement, including any Service or Addendum, (a) at any time with or without notice if you breach any of your obligations, or (b) by written notice to you in the event you have not breached your obligations. You may terminate this Agreement, including any Service or Addendum, or the authority of any person to act on your behalf at any time upon ten (10) Business Days prior notice to us. Notwithstanding such termination, this Agreement shall remain in full force and effect as to all transactions taking place under this Agreement prior to the termination times, and the release and indemnification provisions of this Agreement shall survive such termination.

Since cancellation of Service requests may take up to ten (10) Business Days to process, you should cancel all outstanding payment or transfer orders you deem necessary in the event you terminate Services. We will not be liable for payments or transfers not canceled or payments or transfers made due to the lack of proper notification by you of Service termination for any reason.

17. **Restricted Transactions.** Please be aware that federal law prohibits banks from facilitating restricted transactions relating to unlawful Internet gambling. A restricted transaction generally is any form of funds transfer, credit, check draft, or card (i.e., debit, gift, or home equity line of credit) transaction that involves any betting or wagering business and is illegal in any state or under U.S. law. These transactions could include any form of funds, credit, check, draft, or card transaction between the betting or wagering business and its customers, which flows through us. If we gain actual knowledge that you or your account are facilitating unlawful Internet gambling or restricted transactions, we may take any action to prevent such activity via our relationship, including closing any account, and we shall incur no liability to any party whatsoever for taking such action.
18. **Business Internet Banking Maintenance.** Business Internet Banking (aka Cash Management) is available to you for your convenience 24 hours a day, 7 days a week. However, due to system maintenance, some or all of Business Internet Banking may be shut down. We have scheduled every Sunday morning between midnight and 4 a.m. CST as our scheduled maintenance window, although we may not need to use this window on a regular basis.

- 19. Limitations of Action; Cooperation.** Unless shorter periods apply, you must submit any claim under this Agreement or any related agreement to us, in writing, within one year after the occurrence of the event giving rise to the claim. All claims not so submitted shall be void. You and we will cooperate with each other in any loss recovery effort related to the performance of a Service and will assist each other in the defense or prosecution of any claim, action, or proceeding brought by or against a third party related to a Service. You must notify us immediately of any claim against you or us made by a third party that any act or omission by us with regard to any Service has caused such third party to sustain damage.
- 20. Limitation of Liability.** OUR LIABILITY FOR DAMAGES ARISING OUT OF THIS AGREEMENT WILL NOT EXCEED THE AGGREGATE FEES PAID BY YOU TO US FOR SERVICES PROVIDED UNDER THIS AGREEMENT DURING THE SIX (6) MONTHS PRECEDING THE ACT OR OMISSION GIVING RISE TO SUCH LIABILITY. Notwithstanding the limitation of liability, in no event shall we be liable for any losses or damages resulting from (a) services and/or data provided by you or at your direction; (b) a virus, the prevention of which was beyond our reasonable control; (c) a third party gaining access to your accounts, including, without limitation, access to your data, through no fault or negligence of us; (d) the loss, destruction, or damage of any information furnished by you, due to an act or omission, or while in the possession of any third party; (e) the loss, alteration, or unintentional disclosure of information on, or transmitted through, our internet banking platform which is the result of a system malfunction; (f) the performance of any of your hardware or software; (g) your actions or failure to act and resulting loss of confidentiality of security codes; (h) any act, error, or omission in connection with our acts or omissions hereunder, except for our gross negligence or willful misconduct; and (i) matters for which we are otherwise released of liability in this Agreement and other Addenda or agreements between you and us. In addition, we shall not be liable for and shall be excused from failing to provide the Services if such action or omission would result, in our reasonable judgment, in a violation of any rule, law, regulation, executive order, or any requirements of any governmental authority, or cause us to engage in an unsafe or unsound practice.
- In the performance of the Services, we shall be entitled to rely solely on the information, representations, and warranties provided by you pursuant to this Agreement and any applicable Addenda, and shall not be responsible for the accuracy or completeness of such information.
- Without in any way limiting the foregoing provisions of this Section 20, any liability which we may have for loss of interest for an error or delay in performing any of the Services hereunder shall be calculated by using a rate equal to the averaged Federal Funds rate of the Federal Reserve Bank of New York for the period involved, less any applicable reserve requirements.
- 21. Indemnification.** In addition to other agreements of you to indemnify us, you agree to indemnify and hold us harmless, our affiliates, directors, officers, employees, and agents against any and all claims, demands, loss, liability, or expense, including attorneys' fees and costs, resulting directly or indirectly from claims or actions by third parties arising out of (i) the breach or alleged breach by you of your obligations, agreements, or warranties under this Agreement; (ii) any act or failure to act by any third party; (iii) any of your acts, errors, or omissions; and/or (iv) your use of the Services. This indemnification is provided without regard to whether our claim for indemnification is due to the use of the Services by an authorized person or an unauthorized person purporting to be an authorized person.
- UNDER NO CIRCUMSTANCES IS EITHER PARTY LIABLE TO THE OTHER PARTY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE, OR INDIRECT LOSS OR DAMAGE, INCLUDING ATTORNEYS' FEES, EVEN IF INFORMED OF THEIR POSSIBILITY, INCLUDING, WITHOUT LIMITATION, LOSS OR DAMAGE FROM WRONGFUL DISHONOR ARISING OUT OF OUR ACTS OR FAILURE TO ACT HEREUNDER, OR LOSS OF EARNINGS.
- 22. Disclaimer of Warranties.** THE SERVICES AND RELATED DOCUMENTATION ARE PROVIDED "AS IS." WE DISCLAIM ANY AND ALL OTHER WARRANTIES, CONDITIONS, OR REPRESENTATIONS (EXPRESS OR IMPLIED, ORAL OR WRITTEN) WITH RESPECT TO THE SERVICES, INCLUDING WITHOUT LIMITATION, ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY OR

FITNESS OR SUITABILITY FOR ANY PURPOSE (WHETHER OR NOT WE KNOW, HAVE REASON TO KNOW, HAVE BEEN ADVISED, OR ARE OTHERWISE IN FACT AWARE OF ANY SUCH PURPOSE), WHETHER ALLEGED TO ARISE BY LAW, BY REASON OF CUSTOM OR USAGE IN THE TRADE, OR BY COURSE OF DEALING. IN ADDITION, WE DISCLAIM ANY WARRANTY OR REPRESENTATION TO ANY PERSON OTHER THAN YOU WITH RESPECT TO THE SERVICES.

23. **Force Majeure.** We shall be excused from failure to perform hereunder to the extent that such failure is directly or indirectly caused by an occurrence commonly known as force majeure, including, without limitation, acts of God, acts or orders of a government agency or instrumentality thereof, power outages, natural disasters, acts of public enemy, terrorism, riots, embargoes, strikes or other concerted acts of workmen (whether of the providing party or other persons), casualties or accidents, deliveries of materials, transportation or shortage of cars, trucks, fuel power, labor or materials, or any other causes, circumstances or contingencies within or without the United States of America, which are beyond our reasonable control.
24. **Governing Law.** This Agreement is subject to applicable federal law and the laws of the state of Wisconsin and, as applicable, the bylaws and rules of any clearinghouse association of which we are a member, except as modified by this Agreement. Terms not otherwise defined have the meanings assigned to them in the Uniform Commercial Code as adopted by the state of Wisconsin.
25. **Assignment – Binding on Parties and Successors.** We may assign our interest under this Agreement with or without notice to you. You may not assign your interest or rights under this Agreement without our prior written consent, and any such purported assignment without our consent shall be void. This Agreement shall be binding upon and effective for the benefit of the parties hereto and their respective legal representatives, successors, and permitted assigns. This Agreement is not for the benefit of any other person or entity, and no other person or entity shall have any rights against us or you hereunder.
26. **Information and Records.** All data storage, security procedures, data, information, and related records used by us for transactions contemplated by this Agreement shall be and remain our property. Except to the extent that we are required by law to make information available to you, we may, in our sole discretion, determine whether to make available such information upon your request. Any expenses incurred by us in making such information available to you shall be paid by you.
27. **Audit and Investigations.** You agree to submit to reasonable background checks and provide any other information to us that is necessary for us to comply with applicable laws and regulations and our internal policies and procedures. We may, in our reasonable discretion, upon providing reasonable advance notice to you, conduct an off-site or on-site review of your operations to ensure compliance with the provisions of this Agreement, including any Addendum. Such review may include but is not limited to a review of the physical area in which you conduct activities related to the Services, your security procedures, your storage and destruction of information related to the Services, and your business activities. Without limiting the foregoing, you agree to provide us with all information that we reasonably need to comply with the Bank Secrecy Act and any other applicable law or regulation. If you fail to provide us with all the information required by law and the provisions of this paragraph, you agree that we are not obligated to provide the Services and shall not incur any liability for such failure to provide the Services. You shall cooperate fully in providing any information or fulfilling any of our requests pursuant to this Agreement. Without limiting the foregoing, you will provide any assistance necessary to us in any reasonable investigation we undertake in connection with unusual transaction items or volume, documentation, or any other matter.
28. **Amendments.** We may amend any of the provisions of this Agreement, including any Addenda. Such amendments shall be effective once we have delivered notice of the amendments. A notice shall be deemed delivered in accordance with the notice provisions set forth in Section 15 above. Your continued use of the Services after we have provided notice of any amendments shall constitute your acceptance of the amendments.

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- 29. Third Parties.** You acknowledge that we may subcontract a portion of the Services to be provided hereunder. You agree that we do not control any third party supplying services in connection with the Services, and you will not hold us liable for any failures, acts, or omissions of any third party, including, without limitation, unauthorized access to, theft, or destruction of your information. Performance of Service through a third party service provider does not affect any obligation or performance thereof which Customer has under this Agreement or any Addendum.
- 30. Miscellaneous.** If any part of this Agreement or any Addendum is determined to be invalid, illegal, or unenforceable, the remaining provisions shall remain in effect. Headings are for convenience purposes only and shall not be considered part of the Agreement. We reserve the right to request periodic financial statements from you. Failure on your part to supply such financial statements within timeframe established by us may result in termination of this Agreement. A waiver of any term or provision herein shall not be construed as a waiver of such term or provision at any other time, or of any other term or provision.
- 31. Enhanced Optional Security Measures.** Bank of Sun Prairie issues a Multi Factor Authentication (MFA) Security Token to users of various Business Solutions Products that the bank offers. Some of these products include but are not necessarily limited to "Express Deposit," "ACH Origination," "Wire Manager," and "Business Bill Pay." The MFA Security Token is the most current and available technology to provide an additional layer of security that is designed and intended to protect the Bank and the Customer and mitigate the risks associated with using these electronic Banking Services. In addition, new security measures are constantly being developed, and introduced as current measures evolve quickly.

The following security measures are available to your business. Each is designed and intended to further mitigate the risks associated with certain services. In addition, new security measures are constantly being developed and introduced and current measures evolve quickly. From time to time, we will make you aware of new security measures that we offer. If you continue to use the Services without subscribing for the enhanced security measures that we may offer now and in the future, you understand and agree that you may assume all liability resulting from any losses or damages that could otherwise have been prevented with such measures.

ACH Positive Pay — This product reduces the risk to your account(s) from unauthorized ACH debit or credit transactions. You permit only pre-authorized ACH transfers to post to your account. Bank of Sun Prairie will notify you in the event of an attempted unauthorized transaction, which you then have the option to allow the ACH to post or return the item within the 24-hour time limit to the originating bank. Pricing information is available in the *Business Solutions Fee Schedule*.

Check Positive Pay — This product reduces the risk to your account(s) by preventing unauthorized checks from posting. As your Customer issues checks, information (such as check number, payee, and dollar amount) is electronically transmitted to Bank of Sun Prairie. When your checks are presented for payment, we compare this information to ensure it matches the check number, payee, and dollar amount. If it doesn't, Bank of Sun Prairie will notify you and give you the ability to view the image and make a decision to pay or return the check. Pricing information is available in the *Business Solutions Fee Schedule*.

Dual Control — This product reduces the risk of fraud by requiring two different users, each with their own user ID and password, to touch each internal transfer, wire, and ACH transaction. All online transactions require one person to initiate the transaction and a second person to verify the transaction before it is submitted for processing. There is no cost for this service.

MFA Security Token — This product is issued to users of various Business Solutions Products that the bank offers. Some of these products include but are not necessarily limited to "Express Deposit," "ACH Origination," "Business Bill Pay," and "Wire Manager." The Security Token is the most current and available technology that can provide an

additional layer of security that is designed and intended to protect the Bank and the Customer and mitigate the risks associated with using these electronic banking services. In addition, new security measures are constantly being developed and introduced as current measures evolve quickly. From time to time, we may make you aware of new security measures that we offer. There is not an initial charge for a security token. Lost security tokens will be replaced for \$25.

Acknowledgment of Master Business Solutions Agreement

This Master Business Solutions Agreement shall be effective as of **May 4, 2026**. By signing in to Business Online banking using your current username and the password provided in this Business Online & Mobile package, you acknowledge that you have been made aware of the guidelines and risks regarding the use of Bank of Sun Prairie's Business Online Banking Services. Additionally you also acknowledge your understanding of the enhanced security measures that are available to protect your accounts from fraud and other unauthorized activity. If you elect to employ any or all of these measures, you will be asked to execute separate enrollment forms for the products previously mentioned on page 9, section 31, that involve fees for service, disclosure of guidelines and procedures, and any additional disclosure of terms and conditions of such product or service. If you decline to employ one or more of these enhanced measures that we offer now and in the future, you agree to hold the Bank of Sun Prairie harmless and assume ALL liability for losses or other damages that may arise from not enrolling and using the enhanced security measures.

Locations

As of **Monday, May 4, 2026**, you will be able to continue banking at any of the Banner Banks, becoming Bank of Wisconsin, locations as well as any of the Bank of Sun Prairie branch locations and ATMs. Contact us at **608-837-4511** for more information on fees and terms.

BANK OF WISCONSIN (FORMERLY BANNER BANKS) LOCATIONS

Biramwood

416 Main St.
Biramwood, WI 54414

Hatley

410 State Rd.
Hatley, WI 54440

Antigo

100 S. Superior St.
Antigo, WI 54409

Wittenberg

201 E. Westgor Ave.
Wittenberg, WI 54499

BANK OF SUN PRAIRIE LOCATIONS

Cottage Grove

419 W. Cottage Grove Rd.
Cottage Grove, WI 53527

Sun Prairie East

228 E. Main St.
Sun Prairie, WI 53590

Sun Prairie West

695 S. Grand Ave.
Sun Prairie, WI 53590



**Bank of
Wisconsin**™

A BRANCH OF BANK OF SUN PRAIRIE



BOSP_BB_BOLB_BRO

Any reference to Bank of Wisconsin shall refer to certain branches of Bank of Sun Prairie, which will operate under the tradename Bank of Wisconsin.