



## Banner Banks will become Bank of Wisconsin on Monday, May 4, 2026

Dear Valued Banner Banks Customer,

It's finally time! Over the weekend beginning on **May 1, 2026**, Banner Banks will officially merge with Bank of Sun Prairie and will become Bank of Wisconsin, a branch of Bank of Sun Prairie. Although our name is changing, rest assured that you'll still be banking with your same trusted team in the same branch locations.

### WHAT YOU NEED TO KNOW FOR A SEAMLESS TRANSITION

In our effort to ensure a smooth transition, we've created this personalized Welcome Package. Please take a moment to review the enclosed information prior to **Friday, May 1, 2026**:

- **A Welcome Brochure** – Information about Bank of Wisconsin, including details about enhanced products and services, community service projects, and answers to frequently asked questions
- **A Product Disclosures and Fee Schedules Booklet** – Important disclosures that will govern your accounts at Bank of Wisconsin, a branch of Bank of Sun Prairie, as well as fees associated with our products and services
- **An Account Terms and Conditions Booklet** – Information about the terms and conditions of Bank of Wisconsin, a branch of Bank of Sun Prairie, products, and services

### WE'RE HERE FOR YOU

We're excited about the upcoming transition and, as always, are here to help. If you have questions or want to learn more, please visit our dedicated web page, which will be updated regularly through the completion of the merger and transition to Bank of Wisconsin. You can access this page 24/7 by visiting [BannerBanks.com/Merger-News](https://BannerBanks.com/Merger-News).

Sincerely,

Jimmy Kauffman  
President and CEO  
Bank of Sun Prairie  
Banner Banks

### AFTER THE TRANSITION, YOU'LL STILL BANK IN THE SAME FAMILIAR LOCATIONS:

#### **Biramwood**

416 Main St.  
Biramwood, WI 54414  
Phone: 715-449-2556

#### **Hatley**

410 State Rd.  
Hatley, WI 54440  
Phone: 715-446-3341

#### **Antigo**

100 S. Superior St.  
Antigo, WI 54409  
Phone: 715-627-2101

#### **Wittenberg**

201 E. Westgor Ave.  
Wittenberg, WI 54499  
Phone: 715-253-2999

# Getting to Know Bank of Wisconsin

(Formerly Banner Banks)

**A COMPLETE GUIDE TO ACCOUNTS & SERVICES**



**Bank of  
Wisconsin**™  
A BRANCH OF BANK OF SUN PRAIRIE



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# A Warm Welcome to Bank of Wisconsin

## **BANK OF WISCONSIN. MORE BANK SERVICES.**

As of **May 4, 2026**, when Banner Banks merges with Bank of Sun Prairie, you're officially a customer of Bank of Wisconsin, a branch of Bank of Sun Prairie. And with that comes access to a host of new and advanced secure technologies, expanded loan products, and enhanced business solutions, which you'll find detailed in this brochure.

### **The same familiar faces. The same convenient locations.**

Just because our name has changed, not everything has. Rest assured that you'll still be banking with the same dedicated team that you've come to know and trust, in the same familiar branch locations. And just as we've been for more than 125 years, we remain committed to providing the best in financial services to our local Wisconsin communities.



*Birnamwood Branch*



*Antigo Branch*



*Hatley Branch*



*Wittenberg Branch*

*All branch locations will remain open, and you will still be able to bank with the same familiar faces you're used to seeing.*

# Frequently Asked Questions

Below are answers to the questions we hear most often. For the latest information about the transition, please visit our dedicated web page at **[BannerBanks.com/Merger-News](https://BannerBanks.com/Merger-News)**.

## **Q: Will my account number change?**

**A:** Most account numbers are not changing. If your account number is changing, we will contact you prior to the transition of your accounts on **May 4, 2026**.

## **Q: Will my direct deposits, automated payments, and transfers continue without interruption?**

**A:** Yes, direct deposits, automatic payments, and transfers will continue without interruption as your routing and account number(s) will continue to post these payments. Eventually, the routing number will be phased out as we update over time.

## **Q: What will happen to direct deposit of payroll or Social Security payments going into my account?**

**A:** Direct deposits, including payroll and Social Security payments, using Banner Banks' routing numbers will continue as normal through **April 2029**. Starting **Monday, May 4, 2026**, we recommend you begin to update your direct deposit information using Bank of Sun Prairie's routing number: **075903446**.

## **Q: How will I access the new Online & Mobile Banking system, and what will happen to access to Banner Banks Online & Mobile Banking after the merger is complete?**

**A:** Banner Banks Online & Mobile Banking will be **available until 5 p.m.** on **Friday, May 1, 2026**, to process any transfers or make any loan payments. **After 5 p.m.**, Online & Mobile Banking will be available to view your account only; no further transfers or payments will be shown, and balances will no longer be updated.

Additional Online & Mobile Banking information will be communicated to you via mail prior to transition weekend.

*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.*

**Q: Can I use my debit card over transition weekend, and will I receive a new debit card as part of the transition?**

**A:** Yes, you may continue using your Banner Banks debit card for point-of-sale transactions and ATM withdrawals through transition weekend. New Bank of Wisconsin Visa® debit cards will be issued in **mid-April**. You may activate and begin using your new card starting at **8 a.m.** on **Monday, May 4, 2026**. At that time, your Banner Banks debit card **will be deactivated**. Once you begin using your new Bank of Wisconsin debit card, please destroy and discard your Banner Banks debit card.

**Q: Can I continue to use my credit card over transition weekend, and will I receive a new credit card as part of the transition?**

**A:** Yes, you may continue using your Banner Banks credit card as usual through transition weekend with no interruption to service or recurring payments. Your Bank of Wisconsin credit card will be issued when your current card expires or needs replacement. No action is required on your part at this time.

**Q: Can I use my current checks or deposit tickets?**

**A:** Yes, your current Banner Banks checks and deposit tickets will continue to be honored through **April 2029**.

**Q: Are there any changes to the terms of my loan(s)?**

**A:** No, the terms and conditions of your loan(s) will not change.

The last day to make loan payments to Banner Banks will be **Friday, May 1, 2026**. As of **Monday, May 4, 2026**, Bank of Sun Prairie will be the servicer of all Banner Banks loans.

Payments can be made in person, mailed to any branch, or made online at **BankofWisconsin.bank** and should be made payable to Bank of Wisconsin.

**Q: Are my deposits still FDIC Insured?**

**A:** Yes, Bank of Wisconsin is a member of the Federal Deposit Insurance Corporation (FDIC), just like Banner Banks.

**STILL HAVE QUESTIONS?** Please visit our dedicated web page, which will be updated regularly through the completion of the merger and transition to Bank of Wisconsin. You can access this page 24/7 by visiting **BannerBanks.com/Merger-News**.

# Our Promise to You

**OUR NAME MAY BE NEW, BUT OUR CORE VALUES HAVEN'T WAVERED.**

We are committed to delivering the kind of personal attention that only a bank with local roots can offer. As such, we at Bank of Wisconsin promise to:

- Provide prompt, professional and knowledgeable service
- Recommend financial solutions designed to meet your needs and deliver the best possible value
- Make all loan and deposit decisions locally only after taking the time to understand your unique situation



**Jimmy Kauffman**  
President and CEO;  
Chairman of the Board  
of Directors



**John E. Loeffler**  
Executive Vice President,  
Chief Retail Officer



**Chris Cox**  
Executive Vice President,  
Chief Business  
Banking Officer



**Gary Kuter**  
Executive Vice President,  
Chief Financial Officer



**Alan L. Sebranek**  
Senior Vice President, Director  
of Corporate Governance  
& Investor Relations



**Bridget Travnick Oberfoell**  
Senior Vice President,  
Director of Human Resources  
& Training



**Andrew Lombard**  
Senior Vice President,  
Chief Credit Officer

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# Transition Timeline

The items below highlight the daily activities you may encounter over the weekend of **May 1, 2026**, as we transition from Banner Banks to Bank of Wisconsin.

## FRIDAY, MAY 1, 2026

- Banner Banks branches will be open for regular business hours.
  - **Lobbies:** 9 a.m. – 3:30 p.m.
  - **Walk Ups & Drive Ups:** 7:30 a.m. – 5 p.m.
- Online & Mobile Banking will be **available until 5 p.m.** to process any transfers or make any loan payments. **After 5 p.m.**, Online & Mobile Banking will be available for view-only purposes.
- All deposit statement cycles will close.

## SATURDAY & SUNDAY, MAY 2-3, 2026

- Banner Banks branch locations, including all lobbies, walk ups, and drive ups will be closed.
- **ATMs at the Hatley and Wittenberg branch locations will continue to work through transition weekend.**
- Banner Banks Online & Mobile Banking will be available for view-only purposes.
- An additional statement cycle will begin on **Saturday, May 2, 2026**. All checking and savings statement cycles will close at month-end moving forward.

## MONDAY, MAY 4, 2026

- The transition to Bank of Wisconsin is complete.
- All Banner Banks branches will reopen as Bank of Wisconsin:
  - **Lobbies:** 9 a.m. – 3:30 p.m.
  - **Walk Ups & Drive Ups:** 7:30 a.m. – 4:30 p.m.
- The **BankofWisconsin.bank** website goes live, replacing BannerBanks.com as our official online home. We use **“.bank”** as it is a trusted, banking-specific IP address only available to verified financial institutions, bringing you enhanced security and an easily recognizable authentic banking website.
- You may log in to Bank of Wisconsin Online & Mobile Banking and download the Bank of Sun Prairie Mobile App from your app store. Additional Online & Mobile Banking information will be provided prior to transition weekend.



# Personal Banking

## ENHANCED & EXPANDED PRODUCTS & SERVICES.

From an array of checking and savings accounts to mortgages, home equity loans, and more, we're here to help you find the right products and services to meet your personal financial goals.

### Personal Checking Accounts

We have you covered with five checking accounts that offer benefits like Online & Mobile Banking, rewards, interest earnings, discounts, and much more.

	Description	Online & Mobile Banking*	Debit Card	uChoose Rewards	Earns Interest
<b>Student Rewards Checking – Ages 13-24**</b>	Earn points toward cash back or merchandise	✓	✓	✓	
<b>Freedom Checking</b>	A simple checking account	✓	✓		
<b>Rewards Checking†</b>	Earn points toward merchandise, travel, or cash back	✓	✓	✓	
<b>Elite Rewards Checking***,†</b>	A step above Rewards Checking Account – plus so much more	✓	✓	✓	✓
<b>Independence Plus Checking***,† – Ages 55+</b>	Earn interest & attend social outings for those over 55	✓	✓		✓

Visit [bankofsunprairie.com/personal-checking-accounts](http://bankofsunprairie.com/personal-checking-accounts) for account information.

\* Message and data fees may apply.  
 \*\* If under 18, a parent or guardian required on account.  
 \*\*\* Minimum deposit is \$100. Minimum daily balance required to earn interest. Rate may change after account is opened. Bank uses daily balance method to calculate interest. This method applies a daily rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks). Interest is compounded and credited monthly on your collected balance.

## Personal Savings Accounts

At Bank of Wisconsin, we offer three savings options, all designed to help you make the most of your money.

	Regular Savings <sup>†</sup>	Money Market <sup>†</sup>	Certificates of Deposit (CDs)
<b>Description</b>	Establish good personal savings habits with a low minimum-balance savings account	A money market account with competitive rates	A wide variety of terms to enjoy some of the best interest rates available
<b>Daily Minimum Balance</b>	\$100 \$0 for account holders under age 18	\$2,000	\$500
<b>Monthly Service Charge</b> <i>(waived if daily minimum balance is maintained)</i>	\$5 \$0 for account holders under age 18	\$11	None

## Personal Lending

Sometimes you need a little extra. So whether you're buying a new home, fixing up your old one, eyeing a new car, or sending a kid off to college, Bank of Wisconsin is here to help make it happen.

### Mortgages

Buying a home is a big deal – and at Bank of Wisconsin, our products, services, and expertise are a big help:

- ARMs and fixed-rate mortgages
- Low or no down payment loans
- Refinancing loans
- Land loans
- Construction loans
- Jumbo loans

### Home Equity Loans & Lines of Credit

You can use the equity in your home for things such as:

- Consolidating high-interest credit cards and loans
- Remodeling your home
- College education
- Paying for a wedding
- Going on a vacation
- And so much more

<sup>†</sup> Fees may reduce account earnings.

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## Car, Boat & RV Loans

Car, truck, motorcycle, boat, RV. Bank of Wisconsin offers you competitive rates on low-interest loans for all things that go vroom.

## Additional Banking Services

Count on Bank of Wisconsin to be your ally and resource for any of your other personal banking needs, too such as:

- Health Savings Accounts (HSAs)
- Individual Retirement Accounts (IRAs)
- Debit cards
- Visa® credit cards
- Gift cards
- uChoose rewards
- Private Banking
- Safe deposit boxes
- Wire transfers



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# Business Banking

**TAILORED SOLUTIONS THAT WORK AS HARD AS YOU DO.**

At Bank of Wisconsin, we're here for you, with the full range of the products, solutions, and expert advice your business needs to succeed.

## Business Checking Accounts

Whether you're running a small nonprofit, a community start-up, or a large-scale corporation, we've got a business checking account that will work for you.

	Description	Online & Mobile Banking	Free Bill Pay	Fee Free Cash/Currency Furnishing & Depositing
Business Basic <sup>†</sup>	No balance requirements and our lowest fees	✓	✓	✓
Business Freedom Checking <sup>†</sup>	Account that gives you flexibility	✓	✓	✓
Business Elite Checking <sup>†</sup>	Earns interest <i>(sole proprietor only)</i>	✓	✓	✓
Business Analyzed Checking	For businesses with a high number of transactions; accrues earning credits	✓	✓	✓
Nonprofit Community Checking	For nonprofits – no monthly service fees	✓	✓	✓
Nonprofit Community Checking with Interest <sup>†</sup>	For nonprofits – earns interest	✓	✓	✓

<sup>†</sup> Fees may reduce account earnings.

Visit [bankofwisconsinprairie.com/business-checking-accounts](http://bankofwisconsinprairie.com/business-checking-accounts) for account information.

## Business Savings Accounts

With a flexible savings plan from Bank of Wisconsin, you get our best rates on business savings, CD, and money market accounts so your business can do its best.

	Business Savings <sup>†</sup>	Money Market <sup>†</sup>	Certificates of Deposit (CDs)
<b>Description</b>	A low-minimum-balance savings account	A money market account with competitive rates	Choose from a wide variety of terms to enjoy some of the best interest rates available
<b>Daily Minimum Balance</b>	\$100	\$2,000	\$500
<b>Monthly Service Charge</b> <i>(waived if daily minimum balance is maintained)</i>	\$5	\$11	None

## Business Services

As your business partner, Bank of Wisconsin will work with you to make the most of these other financial solutions:

### General Business Services

- Cash sweeps
- Business debit cards
- Business credit cards
- Business loans & leases
- Business Online & Mobile Banking

### Business Cash Management Solutions

- Positive Pay
- ACH transfers
- Express Deposit
- Wire transfers
- Online Bill Pay
- Automated sweeps
- Lock box payment processing

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# Digital Banking

**TECHNOLOGICALLY ADVANCED BANKING – ON YOUR COMPUTER,  
ON YOUR PHONE, ON THE GO.**

With digital banking solutions from Bank of Wisconsin, it's easier than ever to stay connected to your finances from anywhere at any time.

## **Online Banking**

Online Banking services from Bank of Wisconsin give you the freedom to bank confidently and conveniently from the comfort of your smartphone or computer.

Here are just some of the services available to you 24/7:

- Check account balances
- Monitor daily transactions
- Transfer funds between Bank of Wisconsin accounts or to and from other financial institutions (*consumer only*)
- Pay your bills
- Access your statements online
- Access important 1099-INT tax forms

## Mobile Banking

You've always got your phone with you, which means you've always got Bank of Wisconsin with you too. It couldn't be easier to do your banking on your terms:

- Deposit checks
- Transfer money
- Access eStatements
- Pay bills
- Manage your debit cards  
(*Consumer only*)
- Add cards to digital wallets  
(*Consumer only*)

## Bill Pay

Say goodbye to checks, envelopes, stamps, and late fees with Bill Pay from Bank of Wisconsin. Bill Pay lets you manage and pay your bills from your mobile app or online, anywhere at any time. Make one-time payments, set up recurring payments, get payment reminders, and more.

## Send Money with Zelle®

The fast, easy, and no-fee way to send and receive money with family and friends, directly to/from your account (*Consumer only*).

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Zelle is a registered trademark of Early Warning Services, LLC.

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# Community Commitment

## A LEGACY OF GIVING BACK.

Like Banner Banks, Bank of Wisconsin has the same heart and hometown spirit that's guided us for generations, and we're proud to call Wisconsin home.

### A new name brings a new level of commitment.

Giving back isn't just something we believe in – it's our corporate responsibility and a core part of who we are. Through sponsorships, donations, volunteering, and partnerships, we're committed to helping our neighbors and supporting programs that make a real difference.

### Investing in Birnamwood, Hatley, Antigo, Wittenberg, and you.

When the community thrives, we all do, so we're more committed than ever to helping our neighbors in every way we can. Our giving back is concentrated in four main areas:



**EDUCATION  
SUPPORT**



**COMMUNITY  
ENRICHMENT**



**FOOD & HOUSING  
INSECURITY**



**FINANCIAL  
LITERACY**

# 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 one of the Bank of Sun Prairie branch locations and ATMs.

## **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



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# Important Changes to Your Personal & Business Account(s)

EFFECTIVE MONDAY, MAY 4, 2026

Welcome to Bank of Wisconsin, a branch of Bank of Sun Prairie. This notice highlights important changes to your account(s), including terms and conditions and fees, effective **May 4, 2026**.

Beginning May 4, Bank of Wisconsin's account(s) will replace your current account(s) with Banner Banks. The new terms, conditions, and fees will be applicable to your account(s), including a new fee schedule. If you continue to use your account(s) or keep your account(s) open beginning **May 4, 2026**, Bank of Wisconsin's account terms, conditions, and fees will apply to you and your account(s).

## CHANGE IN TERMS

Effective **May 4, 2026**, the following Change in Terms will be made to your account/service. For a full set of account terms and conditions, see the *Terms and Conditions of Your Account* booklet in this Welcome Package.

### Amendments & Termination

- We may suspend, modify, convert, or terminate a service; convert this account to another account type; or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method.
- Reasonable notice depends on the circumstances, and in some cases – such as when we cannot verify your identity or we suspect fraud – it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

### ATM Deposits

- You will no longer be able to make ATM deposits at ATMs not owned by us.
- For **check deposits**, you may process a mobile deposit using the Bank of Sun Prairie Mobile App.
- For **cash deposits**, please visit our branch lobbies, drive ups, or night drops.

### ATM Program

- Bank of Wisconsin will continue to be part of the no-fee ATM Access network, so you will be able to use your new Bank of Wisconsin debit card at the same ATMs you're currently accessing with no surcharge fee.
- Bank of Wisconsin will not charge you a fee when using ATMs not owned by us; however, the ATM owner may charge you a surcharge fee, which should be disclosed prior to the transaction being processed so you can cancel if you'd like.

### Bill Payments

See *Online Banking & Mobile Banking Transfers – types of transfers* in the *Terms and Conditions of Your Account* booklet.



## CHANGE IN TERMS

Effective **May 4, 2026**, the following Change in Terms will be made to your account/service. For a full set of account terms and conditions, see the *Terms and Conditions of Your Account* booklet in this Welcome Package.

### Certificates of Deposit (CDs)

- No changes to the current terms of your CD.
- Upon renewal, CD terms will change to Bank of Sun Prairie's CD terms.

### Christmas Club Account

- Grandfathered from Banner Banks.
- No changes.

### Death or Incompetence

- You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) to be incompetent.
- We may continue to honor your checks, items, and instructions until (a) we know of your death or adjudication of incompetence and (b) we have had a reasonable opportunity to act on that knowledge.
- You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

### Debit Cards

- If you have a Banner Banks debit card, you will be issued a new Bank of Wisconsin debit card in **mid-April**.
- You can continue to use your Banner Banks debit card through the transition weekend on **May 3, 2026**. Starting on **May 4, 2026**, you can call and activate your Bank of Wisconsin debit card and begin using it. You can then destroy and discard your Banner Banks debit card.

#### Debit card limitations on frequency and amounts:

- You may withdraw a maximum of \$1,000 per day.
- You may make up to 10 withdrawals from ATMs per day.
- Your withdrawals may not exceed \$1,000 with PIN (debit) or \$3,000 with signature (credit) per day.
- You may make up to 20 point-of-sale (POS) transactions per day.
- For security purposes, there are limitations on the frequency and number of transactions you may make using your debit card: you may not exceed 25 combined withdrawal and POS transactions per day.

### Debit Cards – International

- Your Bank of Wisconsin debit card will work internationally and Visa® fees will be passed on to you. Please see the *Terms and Conditions of Your Account* booklet for further information regarding the fees.

### Dispute Resolution

- Review statements with reasonable promptness to ensure the accuracy of your account.
- Report unauthorized signatures or alterations (including forgeries and counterfeit checks) or improper charges to the bank within 30 days.
- Report any other errors within 60 days of the first statement on which the problem or error appears.
- We may place an administrative hold on funds in your account for account disputes. See *Resolving Account Disputes* in your *Terms and Conditions of your Account* booklet.

### Fees

- Any checking or savings account that is subject to a service charge will receive a **3-month waiver**.

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## CHANGE IN TERMS

Effective **May 4, 2026**, the following Change in Terms will be made to your account/service. For a full set of account terms and conditions, see the *Terms and Conditions of Your Account* booklet in this Welcome Package.

### Funds Availability

- See *Your Ability to Withdraw Funds* in the *Terms and Conditions of Your Account* booklet.
- Cash and electronic deposits are available on the day we receive your deposit.
- If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit.
- Reg CC Holds may be applicable and your funds will generally be available no later than the fifth business day after the day of your deposit.
- If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.
- If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in an account with us. The funds in the account would then not be available for withdrawal until the time periods that are described in the *Terms and Conditions of Your Account* booklet.

### Loans

- No changes to the current terms of your loan.

### Mobile Deposits

- Daily limit of \$10,000.

### Monitoring & Recording of Phone Calls & Account Communications

- Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

### Monthly Fees

- See the *Consumer Fee Schedule (page 8)* and *Business Fee Schedule (page 16)* in the enclosed *Personal & Business Product Disclosures & Fee Schedules* booklet.

### Overdraft & Nonsufficient Funds Fees

- An overdraft occurs when there is not enough money in your account to pay for a transaction but we pay (or cover) the transaction anyway.
- In a Nonsufficient Funds (NSF) transaction, we do not cover the transaction and the transaction is rejected and the item or requested payment is returned.
- See the *Consumer Fee Schedule (page 8)* and *Business Fee Schedule (page 16)* in the enclosed *Personal & Business Product Disclosures & Fee Schedules* booklet.
- Overdraft – Returned Item Fees will be charged per item per presentment. A single item may incur multiple fees based on the number of presentments.
- We use the “available balance” method to determine whether your account is overdrawn – that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s actual balance.

### Prior Banner Banks Waivers

- Account waivers currently in place will remain.

## CHANGE IN TERMS

Effective **May 4, 2026**, the following Change in Terms will be made to your account/service. For a full set of account terms and conditions, see the *Terms and Conditions of Your Account* booklet in this Welcome Package.

### Rates

- Rates may vary by product.
- **Deposit Account Rates:** Your current interest rate and Annual Percentage Yield (APY) will transfer to your new account.
- More information on Consumer Loan and Mortgage Rates can be accessed on **BankofWisconsin.bank** on or after **May 4, 2026**.

### Safe Deposit Boxes

- Your box number will not change.
- The account number on your annual billing statement will be updated.
- The months of **May - August 2026** will be complimentary.
- The annual billing date will change from **May 1** to **September 1** of each year.
- Your annual billing for **2026** will be mailed in **August 2026** and will be due **September 1, 2026**.

### Statements

- A deposit account statement cycle will close **Friday, May 1, 2026**.
- An additional statement cycle will begin **Saturday, May 2, 2026**. All Checking and Savings statement cycles will close at month-end moving forward.

### Stop-Payment Fees

- See the *Consumer Fee Schedule (page 8)* and *Business Fee Schedule (page 16)* in the enclosed *Personal & Business Product Disclosures & Fee Schedules* booklet.