



Lake Ridge
Bank™

WELCOME TO
Lake Ridge Bank

GO

farther.
smarter.
happier.
faster.
stronger.
together.

START
HERE →



IMPORTANT CHANGES TO YOUR ACCOUNTS

MEET YOUR NEW NEIGHBOR.
**OH WAIT, WE'VE
ALREADY MET.**

Monona Bank **and** State Bank of Cross Plains **are Merging.**

TABLE OF CONTENTS

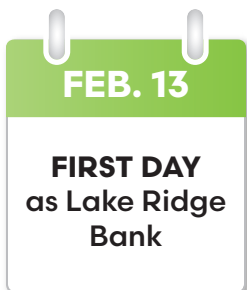
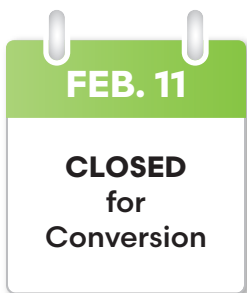
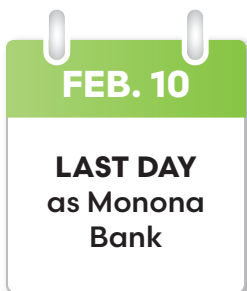
Checking.....	5	Executive Checking	8
Savings	6	Executive Money Market	8
Money Market.....	6-7	Fees	9
LifeSaving HSA	7	Credit Cards	12



WELCOME TO Lake Ridge Bank™

We are getting closer to completing our merger with State Bank of Cross Plains (SBCP). On behalf of all the associates you already know from Monona Bank, and all the associates we hope you'll have a chance to meet from SBCP, we want to welcome you to Lake Ridge Bank.

WHAT'S HAPPENING?



At the close of business on Friday, February 10, 2023, all Monona Bank accounts will begin transitioning into accounts at our new **Lake Ridge Bank**.

All nine Monona Bank locations will be closed on Saturday, February 11th to allow us to make some very important changes, including:

- Your account information will be migrated to the new **Lake Ridge Bank** system.
- Signage at all 23 **Lake Ridge Bank** locations will be changed to reflect our new name.
- You can visit our new website at www.lakeridge.bank. Our new site will be updated to reflect our new name, product offerings, and much more.

On February 13th, all 23 locations (both Monona Bank's and SBCP's) locations will reopen as **Lake Ridge Bank**. You will still be able to bank at the same locations you do today, with the same friendly associates and service you've come to trust. You will also have access to 14 additional **Lake Ridge Bank** locations. Please see page 13 for a complete listing of all 23 locations you can use beginning February 13th.

We realize that change can seem overwhelming, especially when it involves your financial partner. Rest assured that we've worked very hard to make sure your transition to **Lake Ridge Bank** will be as seamless and stress-free as possible. We are proud of the fact that we work hard to make your banking easier!

This booklet was designed to be an easy-to-follow guide to help you prepare for the changes happening on February 13, 2023.

This guide:

- Outlines how your existing Monona Bank accounts will convert to a comparable account at **Lake Ridge Bank** and highlights important changes to your products you should be aware of.
- Provides a summary of some of the new or updated benefits of the products and services that will be available to you beginning on February 13th.

All Monona Bank clients will be receiving additional information after the new year with more details regarding how to make your transition to **Lake Ridge Bank** go smoothly. In the meantime, if you have any questions regarding this information, your accounts, or our upcoming merger, please contact your Banking Advisor or Business Banker at the location most convenient for you.



OUR GOAL IS TO MAKE YOUR BANKING EASIER

The following features will be available to all **Lake Ridge Bank** clients beginning February 13th to help you manage and stay better connected to your money. Be sure to take advantage of these easy-to-use tools that give you easier access to your money, whenever you need it and from wherever life takes you.



23 LOCATIONS:

Starting February 13th, you can use any of our 23 locations to conduct your business.



SURCHARGE-FREE ATM NETWORK:

Our ATM Access and Money Pass Networks give you access to 35,000+ surcharge-free ATMs across Wisconsin and the United States.



ONLINE PAYMENTS:

Securely send and receive money to and from your family and friends. Text or email money, right from your smartphone. Online Bill Pay saves you time and postage, making paying bills easy.



MOBILE DEPOSIT:

Deposit checks safely and securely using your smartphone or tablet.



CREDIT CARD REWARDS:

Earn rewards points when you use your Visa® credit card. Redeem your points for gift cards, cash, travel, and more.



ACCOUNT ALERTS:

Receive text or email alerts to advise you of high/low balances, debit card usage, deposits made, and more. Helps keep your accounts more secure.



DIGITAL WALLET:

Load your debit and/or credit cards into your mobile device and use it to make payments using Apple Pay,® PayPal,™ Google Pay,™ Venmo, Samsung Pay,® and Visa® Checkout.



eSTATEMENTS:

Reduce paper and clutter, lower your exposure to identity theft and get organized when you view and download eStatements right on your computer.



CONSUMER ACCOUNT CHANGES

Important information regarding changes to your CONSUMER accounts.

**BEGINNING FEBRUARY 13TH, YOUR
NEW BANK ROUTING NUMBER WILL BE:**
075904953

WHAT YOU NEED TO KNOW

Don't worry, you will be able to continue to use your existing check supply until you run out. Your existing checks, direct deposits, Social Security payments, or any other payment made directly to your account, will automatically be rerouted to the new routing number. **You do not need to do anything.**

STATEMENT FREQUENCY: Checking accounts and any accounts that have an electronic transaction will receive monthly statements. All your Monona Bank consumer accounts (except CDs and IRAs) will be given a statement at least quarterly.

CERTIFICATE OF DEPOSITS (CDs): If you currently hold a CD with Monona Bank, those CD rates and terms will remain the same until maturity. At maturity, if you choose to renew your CD, those rates and terms will be set by **Lake Ridge Bank** and will be outlined when you receive your new **Lake Ridge Bank** CD maturity notice.

HOME EQUITY LINE OF CREDIT (HELOC) ACCOUNTS: Interest rate changes will continue to follow the same format: we will use the most recent index value (as outlined in your loan documents) available to us as of the first day of the month preceding any ANNUAL PERCENTAGE RATE adjustment.

READY LINE OF CREDIT: If you currently have a Ready Line of Credit with Monona Bank, the rates and terms of the Ready Line of Credit will remain the same until maturity. At maturity, if you choose to renew your Ready Line of Credit, those rates and terms will be set by **Lake Ridge Bank** and will be outlined in your new **Lake Ridge Bank** Demand Deposit Line. We will no longer charge a transfer fee.

ScoreCard® Rewards Points: Current credit card ScoreCard® Rewards points will transfer into our new rewards program and will be available for use this summer. We will be sharing more information about our new rewards program with you soon. If you would like to redeem your points between February 12 and when they become available next summer, we encourage you to redeem them soon. **Lake Ridge Bank** will not offer rewards points on debit card purchases with our Forward Checking or Forward Checking Plus accounts. Any Monona Bank debit card points you've accrued with Monona Bank will expire in the summer of 2024. We will provide more information on how to redeem your debit card points at a later date so you can enjoy all the benefits you've earned.

INTEREST ON ESCROW: Beginning in 2023, funds held in an escrow account as part of your mortgage payment will no longer earn interest.



CONSUMER ACCOUNT CHANGES

If your current account is called:	Beginning February 13th, your new Lake Ridge Bank account will be called:	Your new account features include:
<p>True Checking</p>	<p>Forward Checking</p>	<ul style="list-style-type: none"> • No minimum balance requirement • No monthly maintenance fee • Access to 35,000+ surcharge-free ATMs • Full access to all our online/mobile tools • Overdraft privilege limit of \$700[†]
<p>Ultimate Checking or True Advantage Checking</p>	<p>Forward Checking Plus</p>	<ul style="list-style-type: none"> • Earns interest[^] • Balance requirement to offset the \$10 monthly maintenance fee - \$1,000 average monthly statement ledger balance in this account • Free cashier's checks and money orders • Access to 35,000+ surcharge-free ATMs • Full access to all our online/mobile tools • 25% discount on safe deposit box rental • Overdraft privilege limit of \$1,500[†]

[^] Interest is paid on your daily ledger balance.

[†] Overdraft privilege will be available on Forward Checking and Forward Checking Plus. Please refer to the Overdraft Privilege Policy on page 11 for more information on overdrafts.



CONSUMER ACCOUNT CHANGES

If your current account is called:	Beginning February 13th, your new Lake Ridge Bank account will be called:	Your new account features include:
True Savings	Forward Savings	<ul style="list-style-type: none"> • Earns interest[^] • No minimum balance requirement • No monthly maintenance fee
Junior Savings	Junior Savings	<ul style="list-style-type: none"> • Earns interest[^] • No minimum balance requirement • No monthly maintenance fee
True Money Market or True North Money Market	Forward Money Market	<ul style="list-style-type: none"> • Tiered interest[^] paid on tiered balances of: <ul style="list-style-type: none"> - \$0.01 - \$10,000.00 - \$10,000.01+ • \$1,000 average daily balance required to offset \$10 monthly fee • Check writing available

[^] Interest is paid on your daily ledger balance.



CONSUMER ACCOUNT CHANGES

If your current account is called:	Beginning February 13th, your new Lake Ridge Bank account will be called:	Your new account features include:
True Growth Money Market	Forward Money Market Plus	<ul style="list-style-type: none"> • Earns interest[^] on tiered balances of: <ul style="list-style-type: none"> - \$0 – 24,999.99 - \$25,000.00 - \$49,999.99 - \$50,000.00 - \$99,999.99 - \$100,000.00 - \$249,999.99 - \$250,000.00+ • Balance requirement to offset the \$10 monthly maintenance fee <ul style="list-style-type: none"> - \$2,500 average monthly statement ledger balance in this account • Check writing available
LifeSavings HSA	LifeSavings HSA	<ul style="list-style-type: none"> • Earns interest[^] • No minimum balance requirement • No monthly maintenance fee • Debit card and checks available
Money Market IRA	Money Market IRA	<ul style="list-style-type: none"> • Earns interest[^] • No minimum balance requirement • No monthly maintenance fee

[^] Interest is paid on your daily ledger balance.



CONSUMER ACCOUNT CHANGES

If your current account is called:	Beginning February 13th, your new Lake Ridge Bank account will be called:	Your new account features include:
<p>Executive Checking</p>	<p>Executive Checking</p>	<ul style="list-style-type: none"> • No minimum balance requirement or monthly maintenance fee • Earn interest[^] on your deposits • Free cashier's checks, money orders, incoming/outgoing-domestic and international wires, and free stop payments • Earn debit card reward points • Free exclusive Executive Banking checks • Invitation only
<p>Executive Money Market</p>	<p>Executive Money Market</p>	<ul style="list-style-type: none"> • No minimum balance requirement or monthly maintenance fee • Earn interest[^] on your deposits • Check writing available • Invitation only

[^] Interest is paid on your daily ledger balance.



CONSUMER ACCOUNT CHANGES

BOLD ITEMS INDICATE A CHANGE

Miscellaneous Fees - Consumer

Description	Fee
Cashier's Check	\$6.00
Money Order	\$6.00
Foreign Currency Order Fee	\$15.00
Garnishment	\$100.00
Levy	\$100.00
Overdraft Fee (per item)*	\$32.00
Return Item Fee (per item each time presented)*	\$32.00
Deposit Return Item Fee	\$12.00
Account Research (per hour)	\$35.00
Account Reconciliation (per hour)	\$35.00
Statements with Check Images (per month)	\$5.00
Stop Payment	\$35.00
Wire Transfer – incoming	\$25.00
Wire Transfer – domestic outgoing	\$25.00
Wire Transfer – international outgoing	\$50.00
International Service Fee	1.00%

*Maximum of three items charged per day (up to \$96 total). A single item can incur multiple fees based on number of presentments. We may charge a Returned Item Fee or Overdraft Fee each time a transaction is presented to us for payment, even if the same transaction was previously rejected and a Returned Item Fee was charged. If overdrawn balance is \$10.00 or less, there will not be an overdraft fee assessed.

Safe Deposit Box Fees

Size	Fee
3x5	\$35.00
5x5	\$45.00
3x10	\$60.00
5x10	\$80.00
10x10	\$120.00
Other Fees	
Drilled Lock	\$275.00
Replacement/Lost Key	\$40.00
Late Fee (30 days overdue)	\$10.00



CONSUMER ACCOUNT CHANGES

For clients with deposit accounts:

When we complete our merger on February 13, 2023, deposit accounts currently held at Monona Bank will be merged with those held at State Bank of Cross Plains (SBCP). These newly merged deposit accounts will be separately insured from any accounts you may already have at SBCP for an initial period of six months.

This grace period is intended to give you, the depositor, an opportunity to restructure your account(s) if the merger causes you to have deposits that exceed the FDIC insurance limits at the bank.

If you only hold funds at one of the two banks, this grace period will not apply, as your insurance coverage will be unaffected by the merger. Talk to your banker about any questions you may have.

Certificates of Deposits (CDs) that are currently held at Monona Bank are separately insured from pre-existing CD accounts at SBCP, subject to the following rules:

1. Time deposits that mature after the six-month grace period remain separately insured until they mature.
2. Time deposits that mature within the first six months after the merger and are renewed for the same time period, and the same dollar amount as the original deposit (with or without accrued interest added to the principal amount) will continue to be separately insured until the first maturity date after the expiration of the six-month period.

Interest Paid Definitions

Ledger Balance	This is the balance that interest is paid on. Ledger balance only includes transactions that have posted to your account. The ledger balance does not include outstanding transactions that have not yet cleared or electronic transactions that have been authorized but which are still pending.
Average Monthly Statement Ledger Balance	This is calculated by adding together each daily ledger balance and dividing the total by the number of days in the statement cycle.



CONSUMER ACCOUNT CHANGES

Overdraft Privilege Policy (BOLD ITEMS INDICATE A CHANGE)

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Transactions that may overdraw your account include checks, in-person withdrawals, ATM withdrawals, or other electronic means. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

We may approve your overdraft items within your current Overdraft Privilege limit as a non-contractual courtesy. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. Your overdrawn balance will include any fees charged against the account.

When we advance money as part of your Overdraft Privilege, or pay or return an item that causes an overdraft, we use your ledger balance. Ledger balance only includes transactions that have posted to your account. The ledger balance does not include outstanding transactions that have not yet cleared or electronic transactions that have been authorized but which are still pending.

We will pay overdraft items for checks, in-person withdrawals, and ACH transactions. Any electronic balance provided to you during a balance inquiry will not reflect your Overdraft Privilege limit.

We generally pay electronic withdrawals and ACH withdrawals first based on electronic transaction type, in order from lowest to highest dollar amount. We then pay checks in check number order, per the bank's policy. The payment order of items may create multiple overdraft items during a single banking day. If this occurs, you will be charged an Overdraft Fee of \$32.00 for each overdraft item paid up to a maximum fee of **\$96.00** per day. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. Please note that the amount of the overdraft plus the bank's Overdraft Fee of \$32.00 per item or **\$96.00** daily maximum fee will be deducted from the Overdraft Privilege limit.

Any item that creates an overdraft balance of \$10.00 or less in a checking account will not be assessed a fee.

We may refuse to pay an overdraft item at any time even if we have previously paid overdrafts for you. A Returned Item Fee of \$32.00 per item, each time an item is presented, will be charged. You will be notified of any overdraft items paid or returned that you may have, however, we have no obligation to notify you before we pay or return any item.

If we overdraw your account, you agree to repay us immediately, without notice or demand from us. We may use deposits you, or others, make to your account to pay any overdrafts, fees and other amounts you owe us prior to posting other debits, which may result in additional overdraft item fees. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

If you decide to not participate in the Overdraft Privilege program, any overdrawn balance you may have on your account is your responsibility to cover. If you would like to have this service removed, please contact your personal banker or our Customer Support Team at (608) 223-3000 or toll free at (855) 256-7328.

Overdraft Privilege is not to be viewed as an encouragement to overdraw your account. In order to avoid fees, manage your account responsibly and make sure that your account always contains enough funds to cover all of your items and associated fees.

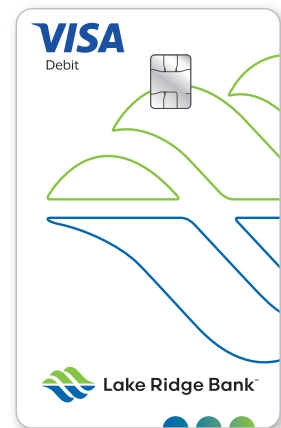
Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your balance online, accessing your account information by phone, visiting one of our branches or receiving balance alerts via text. In addition, you should reconcile your account regularly.

LIMITATIONS: Lake Ridge Bank reserves the right to limit participation and discontinue this service without prior notice.



LAKE RIDGE BANK CREDIT CARDS. MUCH MORE THAN JUST A PRETTY FACE!

CREDIT CARD CHANGES



MAR. 26

LAST DAY
for Monona Bank
credit cards

MAR. 27

FIRST DAY
for new
Lake Ridge Bank
credit cards

Monona Bank is excited to announce changes to your Visa[®] consumer credit card. Your card will continue to offer the same Annual Percentage Rate (APR) terms, as well as the same transaction, penalty, and other fees currently associated with your card. In the middle of March we will mail your new **Lake Ridge Bank Visa[®]** consumer credit card to you. This new card will replace your current Monona Bank Visa[®] consumer credit card. Some of the changes to your credit card will include:

- Deposit accounts will switch from Monona Bank to **Lake Ridge Bank** on February 13, 2023. However, credit card accounts will switch on Monday, March 27. We will mail you a new **Lake Ridge Bank** credit card in mid-March. You may continue to use your Monona Bank credit card through Sunday, March 26. On Monday, March 27 you may activate and begin using your new **Lake Ridge Bank** credit card.
- Your new card will have a new account number. If you have automatic payments or other bills linked to your Monona Bank credit card number you will need to update these payments. We encourage you to review your recent credit card history to determine who you'll need to contact for changes.
- You will continue to earn rewards with your **Lake Ridge Bank Visa[®]** consumer credit card. Redeem your points for gift cards, cash back, travel, and more. Points earned with Monona Bank's current ScoreCard[®] Rewards program will transfer to our new rewards program this summer.



MORE LOCATIONS MEANS MORE CONVENIENCE!

23 LOCATIONS TO CHOOSE FROM:

Starting February 13, 2023

<p>BELLEVILLE 110 Greenway Cross Court Belleville, WI 53508 (608) 424-1997</p>	<p>BLACK EARTH 1030 Mills Street Black Earth, WI 53515 (608) 767-2553</p>	<p>BROOKLYN 229 Douglas Drive Brooklyn, WI 53521 (608) 455-5090</p>	<p>BROOKLYN 210 Commercial Street Brooklyn, WI 53521 (608) 455-2311</p>	<p>COTTAGE GROVE 341 W. Cottage Grove Road Cottage Grove, WI 53527 (608) 839-9400</p>
<p>CROSS PLAINS 1205 Main Street Cross Plains, WI 53528 (608) 798-3961</p>	<p>CROSS PLAINS 2615 Westview Court Cross Plains, WI 53528 (608) 798-2265</p>	<p>CROSS PLAINS 2535 Main Street Cross Plains, WI 53528 (608) 798-1213</p>	<p>EVANSVILLE 2 East Main Street Evansville, WI 53536 (608) 882-5200</p>	<p>EVANSVILLE 1 Mill Street Evansville, WI 53536 (608) 490-2247</p>
<p>JANESVILLE (appt. only) 1060 N. US Hwy 14, Unit C Janesville, WI 53546 (608) 291-6108</p>	<p>MADISON 1965 Atwood Avenue Madison, WI 53704 (608) 284-8383</p>	<p>MADISON 455 S. Junction Road, Suite 100 Madison, WI 53719 (608) 826-3500</p>	<p>MIDDLETON 8301 University Avenue Middleton, WI 53562 (608) 828-2285</p>	<p>MIDDLETON 3207 Parmenter Street Middleton, WI 53562 (608) 824-3244</p>
<p>MONONA 6430 Bridge Road Monona, WI 53713 (608) 395-2323</p>	<p>MONONA 5515 Monona Drive Monona, WI 53716 (608) 310-1244</p>			
<p>MOUNT HOREB 1740 Springdale Street Mount Horeb, WI 53572 (608) 437-8968</p>	<p>NEW GLARUS 512 WI-69 New Glarus, WI 53574 (608) 527-5700</p>			
<p>OREGON 883 N. Main Street Oregon, WI 53575 (608) 835-2265</p>	<p>SAUK PRAIRIE 603 Phillips Boulevard Sauk City, WI 53583 (608) 643-2265</p>			
<p>VERONA 108 N. Main Street Verona, WI 53593 (608) 845-6486</p>	<p>WAUNAKEE 610 W. Main Street Waunakee, WI 53597 (608) 849-2700</p>			

CHANGE CAN BE HARD, BUT IT CAN ALSO BE REWARDING.

When our merger is complete on February 13, 2023, we'll have a new name but you'll still find all the things you like about Monona Bank today have not changed. In fact, Lake Ridge Bank will offer you the same great bankers and the same excellent service with even more great products to meet even more of your financial needs.





This guide details the changes that will be taking place with your current Monona Bank products and services beginning February 13, 2023.

As your trusted financial advisors, remember that we are available to help you with any issues you may have.

Have questions about our upcoming merger or your new products?

Need help getting set up with your new online banking, Bill Pay, mobile banking apps, or online alerts?

Stop by one of our 23 locations or give us a call. We're here to help make your banking easier!