

CHANGES IN BANK STRUCTURE Month ending February 29, 2004	
UNIVERSAL BANK CERTIFICATION	Acuity Bank, SSB, Tomah, Wisconsin, effective February 1, 2004
UNIVERSAL BANK CERTIFICATION	Maritime Savings Bank, West Allis, Wisconsin, effective February 1, 2004
UNIVERSAL BANK CERTIFICATION	Brill State Bank, Rice Lake, Wisconsin, effective February 1, 2004
UNIVERSAL BANK CERTIFICATION	Peoples Bank of Wisconsin, Hayward, Wisconsin, effective February 1, 2004
UNIVERSAL BANK CERTIFICATION	Bank of Sun Prairie, Sun Prairie, Wisconsin, effective February 1, 2004
BRANCH ESTABLISHED	Citizens Bank of Mukwonago, Mukwonago, Wisconsin, at 2541A Main Street, East Troy, Wisconsin, effective February 2, 2004
BRANCH ESTABLISHED	Greenleaf Wayside Bank, Greenleaf, Wisconsin, at 1165 Broadway, Wrightstown, Wisconsin, effective February 9, 2004
BRANCH ESTABLISHED	State Bank of Gilman, Gilman, Wisconsin, at 240 S. Broadway, Stanley, Wisconsin, effective February 14, 2004
NEW TRUST COMPANY CHARTER	Legacy Private Trust Company, Neenah, Wisconsin, was granted a charter to transact the business of banking, effective February 18, 2004
UNIVERSAL BANK CERTIFICATION	River Valley State Bank, Rothschild, Wisconsin, effective February 25, 2004