

CHANGES IN BANK STRUCTURE Month ending March 31, 2004	
UNIVERSAL BANK CERTIFICATION	Ozaukee Bank, Cedarburg, Wisconsin, effective March 1, 2004
LIMITED OFFICE ESTABLISHED	Acuity Bank, SSB, Tomah, Wisconsin, at 1138 North 25 <sup>th</sup> Street, Sheboygan, Wisconsin, effective March 1, 2004
UNIVERSAL BANK CERTIFICATION	The Equitable Bank, S.S.B., Wauwatosa, Wisconsin, effective March 8, 2004
BRANCH ESTABLISHED	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, at 13926 West Bell Road, Surprise, Arizona, effective March 10, 2004
BRANCH ESTABLISHED	Community Bank & Trust, Sheboygan, Wisconsin, at 333 S. Nicolet Road, Appleton, Wisconsin, effective March 15, 2004
BRANCH ESTABLISHED	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, at 1481 East Williams Field Road, Gilbert, Arizona, effective March 17, 2004
UNIVERSAL BANK CERTIFICATION	Waukesha State Bank, Waukesha, Wisconsin, effective March 18, 2004
BRANCH ESTABLISHED	Community Bank Financial, Oconto Falls, Wisconsin, at 101 Golfview, Cecil, Wisconsin, effective March 24, 2004
BRANCH ESTABLISHED	Horicon State Bank, Horicon, Wisconsin, at 609 North Spring Street, Beaver Dam, Wisconsin, effective March 29, 2004
BRANCH ESTABLISHED	Citizens State Bank, Hudson, Wisconsin, at 398 Red Cedar, Menomonie, Wisconsin, effective March 29, 2004
BRANCH ESTABLISHED	ISB Community Bank, Ixonia, Wisconsin, at W359 N5002 Brown Street, Oconomowoc, Wisconsin, effective March 29, 2004