

| CHANGES IN BANK STRUCTURE Month ending August 31, 2005 | |
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| BRANCH CLOSING | Great Midwest Bank, SSB, Brookfield, Wisconsin, at 734 N. Jackson Street, Milwaukee, Wisconsin, effective August 15, 2005 |
| BRANCH ESTABLISHED | Citizens State Bank, Clayton, Wisconsin, at 620 Main Street, La Crosse, Wisconsin, effective August 16, 2005 |
| BRANCH ESTABLISHED | Bank of Mauston, Mauston, Wisconsin, at 101 South Main Street, Necedah, Wisconsin, effective August 16, 2005 |
| BRANCH ESTABLISHED | Johnson Bank, Racine, Wisconsin, at 3001 W. Rawson Avenue, Franklin, Wisconsin, effective August 23, 2005 |
| BRANCH CLOSINGS | Wisconsin State Bank, Random Lake, Wisconsin, at 1425 South Marquette Road and 109 North Wacouta Avenue, Prairie du Chien, Wisconsin, effective August 29, 2005, as a result of the transfer of the branches to Fortress Bank, Westby, Wisconsin |
| BRANCHES ACQUIRED AND ESTABLISHED | Fortress Bank, Westby, Wisconsin, at 1425 South Marquette Road and 109 North Wacouta Avenue, Prairie du Chien, Wisconsin (formerly branches of Wisconsin State Bank, Random Lake, Wisconsin), effective August 29, 2005 |
| BRANCH ESTABLISHED | Peoples Bank, Elkhorn, Wisconsin, at W5109 County Road A, Elkhorn, Wisconsin, effective August 29, 2005 |
| NEW BANK CHARTER | Commerce State Bank, West Bend, Wisconsin, was granted a charter to transact the business of banking, effective August 31, 2005 |