

CHANGES IN BANK STRUCTURE Month ending February 28, 2005	
BRANCH ESTABLISHED	First Bank Financial Centre, Oconomowoc, Wisconsin, at 1300 Summit Avenue, Oconomowoc, Wisconsin, effective February 1, 2005
LOAN PRODUCTION OFFICE ESTABLISHED	Bank of Elmwood, Racine, Wisconsin, at 14640 W. Greenfield Avenue, Brookfield, Wisconsin, effective February 7, 2005
BRANCH ESTABLISHED	State Bank of Chilton, Chilton, Wisconsin, at 7155 N. 76 <sup>th</sup> Street, Milwaukee, Wisconsin, effective February 14, 2005
BRANCH ESTABLISHED	Lincoln State Bank, Milwaukee, Wisconsin, at 6737 West Washington Street, West Allis, Wisconsin, effective February 14, 2005
BRANCH ESTABLISHED	First State Bank, New London, Wisconsin, at 101 Highway QQ, Waupaca, Wisconsin, effective February 21, 2005
BRANCH ESTABLISHED	Southport Bank, Kenosha, Wisconsin, at 5220 Washington Avenue, Racine, Wisconsin, effective February 21, 2005
BRANCH ESTABLISHED	Peoples State Bank, Wausau, Wisconsin, at 7205 Stone Ridge Drive, Weston, Wisconsin, effective February 21, 2005
ACQUISITION BY BANK HOLDING COMPANY	Webster Financial Corporation, Waterbury, Connecticut, acquired Eastern Wisconsin Bancshares, Inc., Howards Grove, Wisconsin, through the merger of Eastern Wisconsin Bancshares, Inc., into Beaver Acquisition Corporation, a subsidiary of Webster Financial Corporation, effective February 28, 2005
CHARTER CANCELLATION	State Bank of Howards Grove, Howards Grove, Wisconsin, as a result of the merger with and into Webster Bank, Waterbury, Connecticut, effective February 28, 2005
BRANCH ESTABLISHED	Bank of Wausau, Wausau, Wisconsin, at 210 East Bridge Street, Wausau, Wisconsin, effective February 28, 2005
BRANCH ESTABLISHED	Bank of Kenosha, Kenosha, Wisconsin, at 7201-120 <sup>th</sup> Avenue, Ste. G, Kenosha, Wisconsin, effective February 28, 2005
LOAN PRODUCTION OFFICE ESTABLISHED	Citizens State Bank, Hudson, Wisconsin, at 207 West 3 <sup>rd</sup> Street, Monticello, Minnesota, effective February 28, 2005