

CHANGES IN BANK STRUCTURE	
Month ending June 30, 2005	
BRANCH ESTABLISHED	The Farmers State Bank of Waupaca, Waupaca, Wisconsin, at N560 Highway 110, Fremont, Wisconsin, effective June 1, 2005
BRANCH ESTABLISHED	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, at 7820 North Cortaro Road, Marana, Arizona, effective June 1, 2005
BRANCH RELOCATION	Baylake Bank, Sturgeon Bay, Wisconsin, from 124 N. Adams Street, Green Bay, Wisconsin, to 301 N. Adams Street, Green Bay, Wisconsin, effective June 6, 2005
MERGER	Citizens State Bank, Trempealeau, Wisconsin, with First National Bank in Viroqua, Viroqua, Wisconsin, under the charter of Citizens State Bank, effective June 10, 2005
BRANCHES ESTABLISHED	Citizens State Bank, Trempealeau, Wisconsin, at the former main office and branch offices of First National Bank in Viroqua, located at 101 South Main Street, Viroqua, Wisconsin, 124 North Court, Sparta, Wisconsin, and Commercial Street, Viola, Wisconsin, effective June 10, 2005
RELOCATION OF MAIN OFFICE	Citizens State Bank, Trempealeau, Wisconsin, relocated its main office to 101 South Main Street, Viroqua, Wisconsin, the former main office of First National Bank in Viroqua, and will operate a branch at its former main office location at 24050 3 rd Street, Trempealeau, Wisconsin, effective June 10, 2005
CHANGE IN NAME	Citizens State Bank, Trempealeau, Wisconsin, from Citizens State Bank to Citizens First Bank, effective June 10, 2005
BRANCH ESTABLISHED	Bank of Deerfield, Deerfield, Wisconsin, at 867 Shaul Lane, Deerfield, Wisconsin, effective June 20, 2005
BRANCH ESTABLISHED	Farmers Merchants Bank & Trust, Marinette, Wisconsin, at 114 South Highway 141, Crivitz, Wisconsin, effective June 20, 2005
CONVERSION TO STATE CHARTER	The Pioneer National Bank of Ladysmith, Ladysmith, Wisconsin, converted to a state chartered bank under the name and location of Pioneer Bank of Wisconsin, Ladysmith, Wisconsin, effective June 28, 2005

LOAN PRODUCTION
OFFICE CLOSING

Citizens State Bank, Hudson, Wisconsin, at 705
Bay Street, Chippewa Falls, Wisconsin, effective
June 30, 2005