

CHANGES IN BANK STRUCTURE Month ending November 30, 2006	
BRANCH CLOSING	Community First Bank, Rosholt, Rosholt, Wisconsin, at 3273 Church Street, Stevens Point, Wisconsin, effective November 1, 2006
LOAN PRODUCTION OFFICE CLOSING	Bank of Elmwood, Racine, Wisconsin, at 14640 W. Greenfield, Avenue, Brookfield, Wisconsin, effective November 1, 2006
BRANCH CLOSINGS	Blackhawk State Bank, Beloit, Wisconsin, at 1795 Madison Road, Beloit, Wisconsin, and 121 East Locust Street, Belvidere, Illinois, effective November 3, 2006
MUTUAL TO STOCK CONVERSION UNDER MUTUAL HOLDING COMPANY STRUCTURE	Marshfield Savings Bank, Marshfield, Wisconsin, converted from a mutual savings bank to a stock savings bank under a mutual holding company structure resulting in the formation of Forward Mutual Holding Company, Marshfield, Wisconsin, and Forward Financial, Inc., (stock holding company), Marshfield, Wisconsin, effective November 3, 2006
BRANCH RELOCATION	Hometown Bank, Saint Cloud, Wisconsin, from 1 West Second Street, Fond du Lac Wisconsin, to 80 Sheboygan Street, Fond du Lac, Wisconsin, effective November 6, 2006
MAIN OFFICE RELOCATION	Hometown Bank, Saint Cloud, Wisconsin, relocated its main office to 80 Sheboygan Street, Fond du Lac, Wisconsin, and will operate a branch at its former main office location at 1200 Main Street, Saint Cloud, Wisconsin, effective November 6, 2006
BRANCH CLOSING	American Bank, Fond du Lac, Wisconsin, at W2186 County Hwy Y, Lomira, Wisconsin, effective November 10, 2006
BRANCH ESTABLISHED	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, at 7860 32 <sup>nd</sup> Street North, Oakdale, Minnesota, effective November 13, 2006
BRANCH ESTABLISHED	Wauwatosa Savings Bank, Wauwatosa, Wisconsin, at W188N9820 Appleton Avenue, Germantown, Wisconsin, effective November 13, 2006
MAIN OFFICE RELOCATION	Timberwood Bank, Wabeno, Wisconsin, relocated its main office to 102 East Veterans Street, Tomah, Wisconsin, and will operate a branch at its former main office location at 4519 East Branch Street, Wabeno, Wisconsin, effective November 15, 2006
BRANCH ESTABLISHED	Independence State Bank, Independence, Wisconsin, at 2495 Commercial Boulevard, Chippewa Falls, Wisconsin, effective November 16, 2006