

CHANGES IN BANK STRUCTURE Month ending January 31, 2014	
LOAN PRODUCTION OFFICE ESTABLISHED	Community Bank of Northern Wisconsin, Rice Lake, Wisconsin, established a loan production office at 15614 Windrose Lane, Suite 330, Hayward, Wisconsin, effective January 2, 2014
ACQUISITION BY BANK HOLDING COMPANY	Dairy State Bancorp., Inc., Rice Lake, Wisconsin, acquired Bank of Turtle Lake, Turtle Lake, Wisconsin, from Turtle Bancshares, Inc., Turtle Lake, Wisconsin, effective January 7, 2014
BRANCH ESTABLISHED	WaterStone Bank SSB, Wauwatosa, Wisconsin, established a branch at 17495 West Capitol Drive, Unit O, Brookfield, Wisconsin, effective January 7, 2014
BRANCH CLOSING	Sunset Bank & Savings, Waukesha, Wisconsin, closed its branch at 1710 Paramount Drive, Waukesha, Wisconsin, effective January 10, 2014
MERGER AND CHARTER CANCELLATION	State Bank of Arcadia, Arcadia, Wisconsin, merged with John O. Melby & Co. Bank, Whitehall, Wisconsin, under the charter of State Bank of Arcadia, with the charter of John O. Melby & Co. Bank being cancelled, effective January 13, 2014
BRANCH ESTABLISHED	State Bank of Arcadia, Arcadia, Wisconsin, established a branch at 36450 Main Street, Whitehall, Wisconsin, the former main office location of John O. Melby & Co. Bank, Whitehall, Wisconsin, effective January 13, 2014
BRANCH ESTABLISHED	Bank of Luxemburg, Luxemburg, Wisconsin, established a branch at 519 Lansing Avenue, Sturgeon Bay, Wisconsin, effective January 13, 2014
LOAN PRODUCTION OFFICE ESTABLISHED	United Bank, Osseo, Wisconsin, established a loan production office at 7001 S. Howell Avenue, Oak Creek, Wisconsin, effective January 20, 2014

BRANCH ESTABLISHED	Monona State Bank, Monona, Wisconsin, established a branch at 1965 Atwood Avenue, Madison, Wisconsin, effective January 21, 2014
ACQUISITION BY BANK HOLDING COMPANY	Waterstone Financial, Inc., a Maryland Corporation, Wauwatosa, Wisconsin, acquired WaterStone Bank SSB, Wauwatosa, Wisconsin, through the merger of Waterstone Financial, Inc., Wauwatosa, Wisconsin, into Waterstone Financial, Inc., a Maryland Corporation, which followed the merger of Lamplighter Financial, MHC, Wauwatosa, Wisconsin, into Waterstone Financial, Inc., all effective January 22, 2014
LOAN PRODUCTION OFFICE CLOSING	Ridgestone Bank, Brookfield, Wisconsin, closed its loan production office at 833 Pennsylvania Avenue, Sheboygan, Wisconsin, effective January 31, 2014