



Questions and Answers about WCB / HBB Name Change

1. **Why are you changing your name?** For several years we have been operating under two completely different brands in Wisconsin. We are known as Wisconsin Community Bank in the Madison and Monroe Markets. In the Green Bay and Sheboygan markets we are known as Heartland Business Bank. Using two different names has created a fair amount of confusion for our customers and the public.

Many customers are not aware that we started out as Cottage Grove State Bank over 100 years ago. As we begin our second century, we believe our new name will help us build our brand to serve more areas of the state. The name also reflects our strength and strong heritage in the Wisconsin.

2. **When will the change take place?** We will announce the new name on July 16 and immediately begin to implement some of the changes. You will begin to see the new Wisconsin Bank & Trust logo on promotional material, letterhead/envelopes, and business cards. More involved changes like signs and computer programs will take longer. We hope to have everything complete by September 8, 2012.
3. **Has the bank been sold?** No, we are changing our name to continue to grow our brand in the state. In fact, Wisconsin Community Bank/Heartland Business Bank is a solid, profitable and growing organization. We are part of a larger network of community banks, Heartland Financial USA, Inc. Dubuque-based Heartland, with \$4.3 billion in assets, has eight other banking subsidiaries along with a consumer finance company.
4. **Will there be any changes to the staff?** We do not intend to make any staffing changes. In fact, we think the new name will help us continue to grow as we build our brand in the state, which should create new opportunities for our current employees.
5. **Will the bank still be involved in the community, now that community is not in the name?** Our community bank business model will not change. We have always played an important role in the community and a new name will not change that in the future.
6. **Why did you choose Wisconsin Bank & Trust as your new name?** We wanted a name that emphasized the fact that we are locally chartered. With locations in several Wisconsin markets, we knew "Wisconsin" had to be part of the name. We believe the name reflects both our community banking approach and the broader services we offer to businesses and individuals. We want the feeling of a small-town bank with the services and strength of a big bank. .

The word "bank" in our name presents an immediate understanding of what we do. It means that we are an important source of commercial and business lending along with cash and treasury management services that aren't available at other financial institutions like credit unions. We included the word "trust" to make it clear that we also offer wealth management services and retirement plans to businesses and individuals.



- 7. Are we a “big bank” now?** While we have the strength of a big bank, our business model of locally chartered banks allows us to stay grounded in our communities. Our roots are in community banking and that’s our bread and butter business. We differentiate ourselves by knowing our customers well, making decisions locally and providing personal face-to-face service. Along with this personal service, we also offer the big-bank conveniences customers expect like online and mobile banking, bill payment and debit cards.
- 8. What will happen with my debit card/checks/ATM card/account number’s etc.?**

 - a. Will you print new checks and cards?** The bank will send out new checks only as orders for reprints arrive. The same applies to ATM, debit and credit cards; as current cards expire, they will be replaced with materials printed with the new name. All will continue to be accepted as the bank routing number has not changed.
 - b. Will customers incur any fees?** There will be no expense to our customers for any part of this change.
- 9. Are we adding more locations?** We hope to add more locations in the future and we think Wisconsin Bank & Trust will be a great name to introduce to new communities and new customers.
- 10. What will change for me (the customer)?** Only the name. It may take a few weeks to get used to the new name, but our service and everything else about us will remain the same.
- 11. Will this affect my FDIC coverage?** There will be no change to your FDIC insurance. Accounts are insured to the full extent permitted.