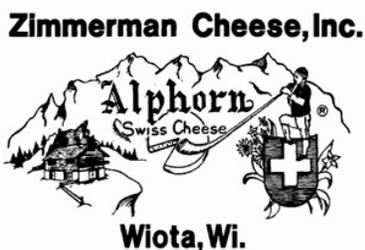


CLIENT CHEESEMAKERS IN THE NEWS

Congratulations to **Klondike Cheese Co.** and **Zimmerman Cheese, Inc.** on the great press about their family-owned businesses. In the winter 2012 edition of "Your Family," a magazine published by Unified Newspaper Group, the article talks about the intergenerational respect, equality of power within each generation and valuing the opinion of each person as keys to harmony in their family businesses. Combine these together and you have each family member in complete trust that the other is taking care of their portion of the business -- everyone working together for the goal of producing the best possible products. The award-winning cheeses produced by these businesses are a testament to their superior quality.



MERGER COMPLETE!

We are extremely pleased to welcome our new clients from SW Wisconsin and a very talented team of client focused bankers. On the right/front page of this newsletter you will find some short biographies of some of our commercial/ag team. Together we have formed a \$650 million asset organization with over 800 clients. In combination with our Monroe Ag banking team we serve approximately 400 Ag clients with \$120 million in loans, making us a real force in Ag banking in SW Wisconsin.

Mergers and conversions are always challenging and we want to especially thank the loyal clients for their patience; we are getting better every day and pledge to provide a very high level of products and service going forward. The Big Bank Punch from WB&T and Heartland will allow us to bring many more products and larger lending limits to our client base. If you are unaware of these, please contact your banker.

On a personal note, I would like to take this time to wish you, your families, friends and companies a very happy, blessed holiday season. *–Kevin Tenpas, President WB&T*

COMMERCIAL/AG LENDERS JOIN THE TEAM

Dan Aupperle has more than 30 years of banking and lending experience, including community bank president positions in Dodgeville and Pigeon Falls, WI and commercial lending in Milwaukee and Ft Worth, TX. He is a graduate of Lancaster High School and holds an Animal Science degree and an MBA from the University of Wisconsin-Madison. Dan has been involved in numerous community organizations, ranging from city and county planning commissions to service clubs and chambers of commerce. Dan and his wife, Lisa, enjoy hiking, snowshoeing and other outdoor activities. They also spend time tending their eight calf herd on their 10 acre spread near Platteville.



Kevin Raisbeck earned an associate degree in Agribusiness/Science Technology from Southwest Wisconsin Technical College and a Bachelor of Arts degree in Business Administration from Upper Iowa University. Kevin has over 15 years experience in the agricultural industry, including 5 years of banking experience. In his free time he enjoys camping, fishing, sports and spending time with his family. Kevin and his wife Cheryl have three children. Kevin is involved in several organizations in southwest Wisconsin.

Shari Zenz earned a Bachelor of Science (Agribusiness and Business Administration) from UW-Platteville and has over 22 years of lending experience, with 15 of those years in SW Wisconsin. Shari has graduated from the WBA Leadership program and the SW WI Community Leadership Alliance.



Shari has interests in boating, snowmobiling, and football. Shari and her husband Joe have two children and operate a farm in the Lancaster, WI area. Shari is active in many organizations in the Lancaster area including the Lancaster Community Foundation and the Grant Co Livestock Trust.

AND THE WINNER IS...



Friede & Associates of Reedsburg, WI recently won a Samsung Galaxy Tablet in a drawing sponsored by Wisconsin Bank & Trust. The drawing was a part of the bank's mailing campaign about the positive aspects of the USDA Business and Industry loan program. The USDA loan program gives business customers in rural communities with populations of 50,000 or less the opportunity to obtain long-term, fixed-rate financing. Pictured above from left to right is: Rick Cushman, Regional President – South, WB&T; Roger Friede, business owner; Kevin Means, Business Banker, WB&T.

Friede & Associates is one of Wisconsin's premier commercial contractors. For more than 65 years, Friede & Associates has been providing commercial construction services to central and southern Wisconsin. Friede & Associates has been recognized as a leading provider of "Leadership in Energy and Environmental Design" (LEED) construction. Friede & Associates was selected to construct the new Culver's Restaurant in Baraboo, one of Wisconsin's first restaurants certified LEED by the U.S. Green Building Council.



We appreciate your comments! If you would prefer to receive our "Business Update" via e-mail or to be taken off the mailing list, please call Jeanie at WB&T Green Bay at 877-983-5001

North 800-793-6001
South 888-948-4100
Southwest 608-348-7777

HEARTFELT HOLIDAYS AT WB&T

In *A Christmas Carol*, Charles Dickens wrote that especially at this time of year "Want is keenly felt, and Abundance rejoices." The message from this classic tale published in the winter of 1843 has never been more important to remember. The staff of Wisconsin Bank & Trust takes it to heart.



Many employees spend their time, pool resources & rally the community to give to very worthy causes. WB&T North rang the bells for the Salvation Army Red Kettle Drive as well as participating in their *Adopt-A-Family* program, raising funds and shopping for two families, making their holidays brighter this year. The South participates in a program sponsored by United Way of Dane County. A tree is decorated with wish lists on paper hearts of local needy children. Staff members and customers can pick hearts off the tree and purchase an item from the special list to surprise a child that otherwise would not receive a gift for the holidays. The Southwest established "Mitten Trees" at all three branches (no pun intended!). The trees were loaded with mittens, hats, gloves, etc. for distribution to little ones, warming not only their heads and hands but everyone's hearts. Thank you WB&T -- "and so, as Tiny Tim observed, God Bless Us, Every One!"

ELITE CERTIFICATION EARNED



Jamie Schmidt and **James Popp**, Senior Credit Analysts at WB&T, recently completed the requirements to be Credit Risk Certified (CRC) by the Risk Management Association. The CRC is the premier designation for the commercial



credit risk professional and confirms their expertise in credit risk management and knowledge of best practices in the industry. The CRC is earned by receiving a passing score on the CRC examination and having a minimum of five years experience in the area of commercial credit.

Congratulations on your accomplishment, Jamie & Jim!



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