WISCONSIN BANK & TRUST

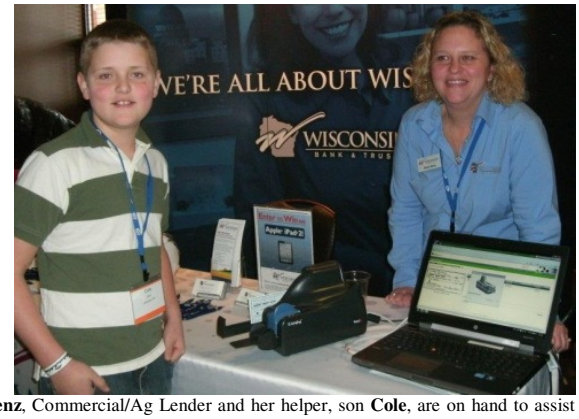
Great Things Happen!™

BUSINESS UPDATE

WB&T STRONG PRESENCE AT EXPO

Wisconsin Bank & Trust was a proud exhibitor at the Annual **Corn/Soy Expo** held at the Kalahari Resort in Wisconsin Dells, January 31st and February 1st. The 2013 show was attended by 1500 people and is considered the state's largest gathering for corn/soy growers. Some of the key speakers were: Orion Samuelson, Agricultural Radio Broadcaster & Host of the National Farm Report; Barry Flinchbaugh, Ag Professor at Kansas State University; and Elwynn Taylor, Professor of Ag Meteorology at Iowa State University. Emphasis this year stretched from marketing to weather outlook to farm succession planning.

The WB&T Ag Team was on hand to discuss the needs of current and potential new customers, as well as to provide information about the many FSA, USDA & SBA programs that WB&T specializes in to offer creative, flexible loan package opportunities. A vital part of the overall business services is the offering of the "eDeposit" system. It "Brings the Bank to You," allowing clients to make deposits from the convenience of their business locations. Several expo-goers were intrigued to see a live demo of the remote deposit system while visiting WB&T's booth. A drawing was held for an Apple iPad II which was won by **Cory Kincaid** (pictured above on right) **of Dean Kincaid, Inc.**, a corn, soybean and vegetable farm from Palmyra, WI and presented by **John Edgington**, Commercial/Ag Lender (above on left). WB&T is already making plans for a booth for the 2014 Expo – see you next year!



Shari Zenz, Commercial/Ag Lender and her helper, son **Cole**, are on hand to assist expo-goers. Shari is proudly displaying the "eDeposit" scanner available now to WB&T clients.

SOUTHWEST WISCONSIN FREE FRAUD SEMINAR

Occurrences of fraud and theft have increased dramatically and no business is immune to fraud attempts. WB&T works to provide a secure environment for our client's information but we can't prevent fraud on our own. Please join us for a presentation and discussion revolving around fraud and the best practices every business should consider having in place.

Topics:

- Fraud; it's not if, but when it could happen to you.
  - A look at the ongoing challenges businesses are facing.
- Best day-to-day practical business practices to manage fraud.

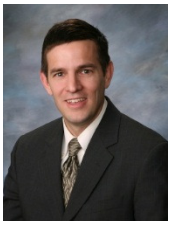
The featured speaker is Greg Normington, AAP, Treasury Management Risk Manager**.** Please plan on attending this lunch and learn seminar, 11:30 AM – 1:00 PM. Choose from

Tuesday, April 30, 2013 in Lancaster, WI or
Wednesday, May 15, 2013 in Platteville, WI

Working together with you, the client, WB&T can reduce the risk of fraud and help to protect your assets. For more information and to reserve your spot, call 877-983-5001 or email *partner@wisconsinbankandtrust.com*.*

*Information entered into this email is not encrypted. Please do not include any sensitive information such as PIN numbers, Social Security Numbers or account numbers.

FOR FOY, YOUR FUTURE IS SERIOUS BUSINESS



Eric Foy has become an important partner of our commercial banking team at WB&T. He focuses solely on retirement plans (401k and 403b plans). Listening to a customer's goals and objectives, gathering data about their retirement plan, and understanding their current retirement plan service arrangements are preliminary steps that Eric completes before recommending retirement service solutions. This ensures that all clients are making educated decisions regarding their retirement plan design and structure, whether they move their plan to WB&T or not. Please contact your WB&T banker if you would like to schedule a meeting with Eric and experience his client-centric approach.

Eric is in the Heartland Retirement Plan Services area of the bank. Heartland Retirement Plan Services are offered through Dubuque Bank & Trust, member Heartland Financial USA, Inc. Products offered through Heartland Retirement Plan Services are not FDIC insured, are not bank guaranteed and may lose value.

MERCHANT SERVICES SPOTLIGHT

Attention business owners and managers currently accepting or wanting to accept credit card payments! Next day funding is now available with WB&T's partner, **TransFirst**. As a preferred merchant processor, TransFirst is an A+ BBB rated company, providing excellent customer service, support and service. When using the services of TransFirst, you'll have 24/7 customer service support, competitive pricing and no hidden fees.

Benefits to Credit Card Processing:

- Increases collections and cash flow
- Improves office functionality and efficiency
- Reduces days receivable
- Expedite access to important information
- Reduces loss due to risk, liability or chargebacks
- Improves customer service
- Reduces paperwork

Processes Visa, MasterCard, Discover and American Express

Get started swiping! Please contact your WB&T banker today.

Trusteer

WB&T is introducing a new fraud prevention tool for *InBusiness* commercial online banking users. It is called **Trusteer Rapport**, a downloadable security software that is specifically designed to combat online banking threats. The software is compatible with a wide variety of operating systems and browsers and is designed to provide an additional layer of security to your WB&T online banking session. In addition to preventing key loggers from harvesting your online banking usernames and passwords, the software is capable of identifying and removing viruses already present on a business's computer at the time Rapport is downloaded.

This is an industry recognized tool that is relatively transparent to the user and attacks the issue of corporate account takeover at the real source – the end user's computer.

WB&T encourages you to utilize this no-cost-to-you security software. The download from your current WB&T banking session will be available soon.

If you have any questions or would like to become an *InBusiness* "Super User", contact **Pam** Dekker (920-803-6007) or **Sheila** Stuyvenberg (920-983-5014).

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 or email her at jannibale@wisconsinbankandtrust.com*

*Information entered into this email is not encrypted. Please do not include any sensitive information such as PIN numbers, Social Security Numbers or account numbers.

INTRODUCING SOUTHWEST TEAMMATES

Sheri Engelke is a Commercial/Ag Business Banker who earned a Bachelor of Science degree as a non-traditional student in Agribusiness from UW Platteville. She has 10 years of banking experience. Prior to banking she managed a fertilizer plant and worked as a controller in an equipment business. Sheri is a Platteville native having grown up on a farm west of Platteville. She is involved and volunteers for many groups such as the non-profit group *Friends of FFA*, which was formed to save the FFA program in Belmont. She also serves on the United Way of Platteville board. In her free time, she enjoys spending time with her family (especially her granddaughter) and friends, working in her yard and riding horses if she gets a chance. She is the proud mom of two sons – one whom served in Iraq, now out of the army and living in Madison with his wife and daughter. Her second son farms the family farm and is part owner of a grain marketing business.

Teresa Alderson is WB&T's newest Business Development Officer who comes from a background of small business ownership. For 14 years she operated Checks and Balances, an accounting business geared toward small business and Ag related clients. Along with her husband, Loren, she was the Broker Owner of a real estate franchise for 20+ years. Her career path has now led her to serve as the Branch Business Development Officer for SW Wisconsin. She enjoys bringing her prior experiences to the job and is happy to be out meeting people. Teresa is active in community organizations, serving as a board member for Habitat for Humanity and the Platteville Incubator. She further serves as a Platteville Chamber Ambassador.

Teresa and Loren chose to raise their 3 children in the beautiful, rural surroundings of SW Wisconsin. The favorite family hobby includes horses and camping of which all of the children and their families enjoy. Two of their three children live out of state so vacation time is naturally spent with them.

WB&T is proud to have Sheri & Teresa on board!

COMING UP NEXT *BUSINESS UPDATE…*

Out of over 7600 banks in the United States, you may recognize the name of one which ranked #39 of a list of top 100! Watch for the next edition of WB&T's *Business Update* for full details!

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