Royal Bank

Your Community Partner

For your INTEREST

Winter | 2026

LOCATIONS

Adams
608.339.3307

Avoca
608.532.6210

Camp Douglas
608.427.3212

Cassville
608.725.5121

Cazenovia
608.983.2717

Cobb
608.623.2313

Dickeyville
608.568.3334

Elroy
608.462.8401

Endeavor
608.587.2300

Gays Mills
608.735.4338

Hillsboro
608.489.2671

Lancaster
608.723.1550

La Valle
608.985.7726

Lone Rock
608.583.5711

Mauston
608.847.4500

New Lisbon
608.562.5131

Oxford
608.586.4114

Prairie du Chien
608.326.8427

Richland Center
608.647.8881

Spring Green
608.588.7787

Viroqua
608.637.3142

Pictured L to R: Jen Yager, Cobb - 2025 Financial Literacy Banker award; Paige Vieth, Elroy - Certificate of Excellence award

Royal Bank Team Earns Financial Literacy Awards

Royal Bank is proud to highlight employees who recently earned top honors from the Wisconsin Bankers Foundation for their efforts in spreading financial literacy throughout the bank's service area. These awards recognize banks and individual bankers annually for their dedicated commitment to improving financial literacy in their communities.

In the last year, employees presented to 165 classrooms or community organizations on topics related to budgeting, saving, building credit, avoiding common scams and preventing fraud. Through these presentations, employees reached over 3,500 students and community members.

During an awards ceremony held on November 20th, several employees were recognized for earning the Certificate of Excellence and Certificate of Recognition awards for conducting a higher-than-average number of presentations. Additionally, one employee was recognized for earning the coveted 2025 Financial Literacy Banker award for leading the second-highest number of financial literacy presentations in the state.

Through these efforts, Royal Bank earned the prestigious Excellence in Financial Education Award for the valuable contributions bank volunteers made to financial literacy education in Wisconsin.

These achievements reflect employees' personal dedication to and passion for financial education and the bank's ongoing commitment to financial empowerment in our communities. Royal Bank appreciates the schools, educators and community partners who have afforded us the opportunity to help spread financial literacy locally.

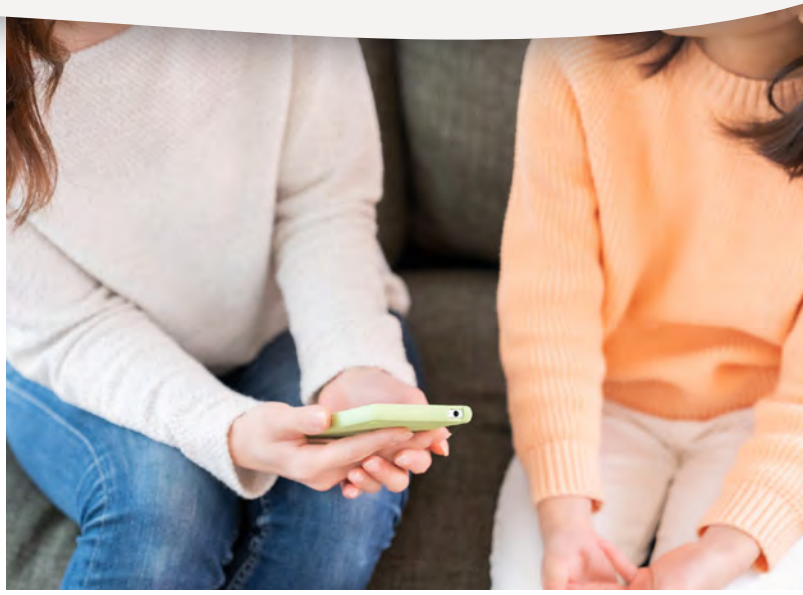
Community Investment Award

The Prairie du Chien Chamber of Commerce awarded Royal Bank with the 2025 Community Investment award. This award is presented annually to businesses or individuals who make a substantial investment in the business community.

This award is a testament to the Prairie du Chien Area Chamber of Commerce's dedication to supporting and celebrating the contributions of its members.

Royal Bank is humbled and honored to have received this recognition and is thankful to have such strong and thriving community partnerships.

Bank Impersonation Scams on the Rise



A new wave of scams is targeting consumers by impersonating banks through emails, texts, and phone calls.

These messages often look convincing, using official logos, urgent language, and even spoofed phone numbers. The goal? To trick you into sharing personal information, account details, or sending money.

The text message often looks like a bank security message and tries to create a sense of urgency to encourage you to provide personal information. For example, you might receive a text message asking you to verify a large purchase you didn't make, and if you respond, you might get a call from someone pretending to be from the bank's fraud department asking for personal information.

What to Watch For:

1. Urgent requests: Scammers create panic-invoking statements like "Your account will be locked" or "Immediate action required." This pressure tactic is designed to make you act without thinking.
2. Links or attachments: Fraudulent emails and texts often include links to fake websites asking you to log in or verify details, or include attachments that install malware on your device.
3. Caller ID spoofing: Fraudsters can make it appear they're calling from your bank. Even if the number looks familiar, it may not be legitimate.

How to Stay Safe:

Pause before you click or call. When in doubt, pause to verify the legitimacy of the request. If something seems off, it's always worth the extra time to verify it.

Verify through official channels. Verify any unexpected calls or text messages to ensure the person reaching out really is who they say they are. Contact the bank using the phone number on the back of your debit card or the bank's website, not the one in the message.

Never share sensitive information. The bank will never ask for passwords, PINs, or one-time codes via email, text or unsolicited calls. Enable account alerts and monitor transactions regularly.

Report suspicious activity to your bank immediately. If something feels off, contact us right away. Staying alert and taking a moment to verify can protect you from costly fraud.

To learn more about this and other scams, visit the Knowledge Hub on our website at *royalbank-usa.com*. Under the Resources tab, choose "Knowledge Hub" to find a library of resources to help keep you and your accounts protected.

Investing in Rural Health

Royal Bank announced a $15,000 donation to the Grant Regional Health Center (GRHC) Capital Campaign in support of their 2026 Expansion Project. This contribution will help ensure continued access to high-quality care for the communities GRHC serves.

"As a community bank, we believe in the power of reinvesting in the places we call home," said Jeff Gruetzmacher, Executive Vice President at Royal Bank.

The donation reflects Royal Bank's deep-rooted commitment to community well-being and local partnerships. Sarah Kirschbaum, Assistant Vice President/Loan Officer at Royal Bank's Lancaster and Cassville offices, serves on the GRHC Board of Directors and Foundation Committee, further strengthening the bank's connection to this important initiative.

"It's really special to be part of both Royal Bank and GRHC, because I get to see firsthand how this kind of support makes a real difference," said Kirschbaum.

Did You Know?

- It would take about 4,000 double folds (first forward, then backward) before a bill will tear.
- $1 million worth of $100 bills weighs only 22lbs, while $1 million worth of pennies weighs 276 tons.
- U.S. pet owners are projected to have spent $157 billion on their pets in 2025!

www.factretriever.com
www.americanpetproductsassociation.com

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Royal Bank — Your Community Partner — MEMBER FDIC

Tri-County Holdings LLC
13670 Hwy 61
Fennimore WI 53809

Account Number: ******8432
Statement Date: 12/31/25
Page Number: 1
Items: 3

****** ELECTRONIC ******
Follow us on Facebook and Instagram @myroyalbank
****
Criminals use many scams to target people of all ages who have access to money, which is why protecting your account is more important than ever. Be cautious of unexpected emails, text messages, or phone calls requesting personal information or that pressure you to take immediate action. Treat any unexpected message with a link or request to enter personal information or a username and password as fraudulent.
****
Royal Bank will never ask for a PIN, verification code, your full account number, or an online banking password - ever. If you receive a suspicious or unexpected message, do not click on any links or share your information. Please contact your local Royal Bank location or call us at 800.873.1406 to report the incident and to help prevent or stop any monetary losses.

SIMPLY BUSINESS #:**********8432

Previous Balance on 11/30/25	$	20,634.02
1 Deposits and Other Additions (Credits)	+	26,000.00
5 Checks and Other Charges (Debits)	-	22,672.93
Current Balance on 12/31/25	$	23,961.09

CHECKING ACCOUNT TRANSACTIONS

12/03/25	Remote Deposit Capture	26,000.00 +
12/01/25	AUTOMATIC LOAN PAYMENT Loan **********4002	6,028.60 -
12/15/25	AUTOMATIC LOAN PAYMENT Loan **********4034	599.75 -
12/15/25	AUTOMATIC LOAN PAYMENT Loan **********4031	6,044.58 -

Check #	Date Paid	Amount	Check #	Date Paid	Amount
1023	12/04/25	5,000.00	1024	12/04/25	5,000.00

DAILY BALANCE SUMMARY

Balance	Date	Balance	Date	Balance	Date	Balance	Date
20,634.02	11/30	40,605.42	12/03	23,961.09	12/15		
14,605.42	12/01	30,605.42	12/04				

Low Balance for Period was	14,605.42
Average Ledger Balance for Period was	26,252.08
Average Collected Balance for Period was	26,252.08

Remote Deposit — **Credit**

Tri-County Holdings LLC
Tri-County Holdings LLC
13670 Hwy 61
Fennimore, WI 53809
608-379-0292

Date: 12/3/2025
Items: 1
Amount: $26,000.00
Batch ID: 25678315490
Account ID: 1913274 13765066
Acct Num: 2000218432

Remote Deposit Capture Date: 12/03 Amount: $26,000.00

Tri-County Holdings LLC
13670 Hwy 61
Fennimore, WI 53809

311/739 **1023**

DATE 12/3/25

PAY TO THE ORDER OF Joshua Nolt $ 5000 00/100

Five thousand and 00/100 DOLLARS

Royal Bank

MEMO

Phyllis Neinske

⑆075903116⑆ 2000218432⑈ 1023

CHECK #1023 Date: 12/04 Amount: $5,000.00

Tri-County Holdings LLC
13670 Hwy 61
Fennimore, WI 53809

311/739 **1024**

DATE 12/3/25

PAY TO THE ORDER OF Riley Nolt $ 5000 00/100

Five thousand and 00/100 DOLLARS

Royal Bank
Your Community Partner

MEMO

Phyllis Neinske

⑆075903116⑆ 2000218432⑈ 1024

CHECK #1024 Date: 12/04 Amount: $5,000.00