



Your Community Partner

Fall | 2025

For your INTEREST

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



Defend Your Credit: Simple Steps to Stay Protected

Protecting your identity doesn't have to be scary or complicated. One of the best ways to keep yourself safe is by keeping an eye on your credit. The good news is that you can check in on it for free and take steps to lock it down.

Here are a few simple ways to stay in control:

Freeze your credit. A credit freeze is like putting a lock on your credit file. If someone tries to open a new account in your name, they won't be able to. You'll need to do this with all three major credit bureau, Equifax, Experian, and TransUnion. It may sound like a lot, but each one has a simple online process, and the best part is that it's at no cost to you. You can also "unfreeze" your credit anytime you need to apply for a new loan or credit card.

Place an alert. If you don't want to freeze your credit, you can put a fraud alert on your file instead. This tells lenders to double-check that it's really you before opening new accounts. Fraud alerts are also free and last for one year (or longer if you ask for an extended alert).

Check your credit reports regularly. You can pull one free report every year from each bureau at AnnualCreditReport.com. A smart trick is to spread them out by checking one report every four months. That way, you're keeping watch all year long instead of just once. Look for accounts you don't recognize, names or addresses that aren't yours, or anything else that seems unusual.

A little attention goes a long way. By freezing, alerting, and monitoring, you'll make it much harder for fraudsters to sneak in—and much easier to enjoy peace of mind.

Mobile Wallet Made Easy

Did you know you can leave your wallet at home and still pay with confidence?

With Mobile Wallet options like Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay, you can make purchases quickly and securely using just your phone or smartwatch.

Each transaction uses a unique code instead of your actual card number, adding an extra layer of protection. Plus, it's faster than digging through your purse or pocket.

Set up is easy—just add your Royal Bank debit card to your favorite device and start tapping your way through checkout!

Learn more at royalbank-usa.com

AI “Deepfake” Scams

If you get a call from a friend or family member asking for help, chances are, you’d jump in to help in any way you can, right? What if the caller sounded just like your friend or family member, but that person was sitting right next to you? That’s the unsettling reality of AI “deepfake” scams.

A “deepfake” is a video, audio clip, or image that’s been manipulated using artificial intelligence (AI) to look and sound alarmingly real. These calls or video messages feel authentic, but could be entirely fake. Security experts report that AI impersonation scams are on the rise worldwide, with fraudsters using cloned voices and faces to trick people into handing over personal information or money.

The good news is there are often “tells” you can watch for. While scammers are getting better, deepfakes aren’t perfect. Keep an eye (and ear) out for:

Strange timing or urgency. If someone pressures you to act immediately, especially if it involves money or gift cards, assume it’s a scam.

Audio and visual glitches. Look for

odd blinking and unnatural lip syncing in videos, words that don’t flow naturally together, and robotic or flat-sounding tones.

Unusual requests. If your “friend” or “banker” is suddenly asking for gift cards, wire transfers, or personal details, it’s likely a scam.

Channel mismatch. If your cousin usually texts but suddenly sends you a video message demanding money, stop and verify. Call the person back on a known number or reach out through a channel you normally communicate with them on.

When dealing with this and any scam, what matters most is acting quickly:

1. Contact the bank right away. If you shared account info or sent money, we can help secure your accounts.
2. Report the scam to law enforcement. The more information available, the better chance there is of stopping future scams.



3. Change your passwords. If you shared login details, update them immediately, along with any other account that uses that password.
4. Enable extra security. Multi-factor authentication (like a one-time code) makes it much harder for fraudsters to access your accounts.
5. Tell your friends. Knowledge is power, and the more people know what to look out for, the more likely it can be stopped in its tracks.

Deepfakes prove that in today’s world, even our eyes and ears can be tricked. By slowing down, asking questions, and verifying requests, you can help protect yourself.

Celebrating Community



This summer was a season of celebration and we couldn’t have done it without you! Many offices celebrated milestone anniversaries of being in the community, and we marked the occasion with sizzling grills, music, games and giveaways.

Most importantly, these milestones gave us the opportunity to pause and express a heartfelt ‘thank

you’ to our neighbors and friends. Your loyalty, support and trust are the foundation of our success, and it was inspiring to see so many familiar faces join us with laughter, smiles and plenty of community spirit.

Did You Know?

- Coins often last around 30 years, while paper bills have a shorter lifespan of roughly 5 to 15 years.
- A stack of bills one-mile high would contain more than 14.5 million bills!
- In the upper right corner of a one-dollar bill rests a tiny owl on the frame around the number 1 as a symbol of wisdom.

www.funkdive.com, www.bankingplus.news



@MyRoyalBank



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Your Community Partner
MEMBER FDIC

Tri -County Holdings LLC
13670 Hwy 61
Fennimore WI 53809

Account Number: *****8432
Statement Date: 9/30/25
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 800.873.1403 to report the incident and to help prevent or stop any monetary losses.

SIMPLY BUSINESS #. ***8432**

Previous Balance on	8/31/25	\$	6,189.28
2 Deposits and Other Additions (Credits)		+	174,411.75
4 Checks and Other Charges (Debits)		-	16,563.12

Current Balance on	9/30/25	\$	164,037.91

CHECKING ACCOUNT TRANSACTIONS

9/03/25 Remote Deposit Capture	26,000.00 +
9/26/25 REGULAR DEPOSIT	148,411.75 +
9/01/25 AUTOMATIC LOAN PAYMENT Loan *****4002	6,028.60 -
9/17/25 AUTOMATIC LOAN PAYMENT Loan *****3638	534.52 -

Check #	Date Paid	Amount	Check #	Date Paid	Amount
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1017	9/08/25	5,000.00	1018	9/08/25	5,000.00

DAI LY BALANCE SUMMARY

Balance	Date	Balance	Date	Balance	Date	Balance	Date
6,189.28	8/31	26,160.68	9/03	15,626.16	9/17		
160.68	9/01	16,160.68	9/08	164,037.91	9/26		

Low Balance for Period was				160.68			
Average Ledger Balance for Period was				41,246.53			
Average Collected Balance for Period was				41,246.53			

Remote Deposit

Credit

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

Date: 9/3/2025
Items: 1
Amount: \$26,000.00
Batch ID: 24905082742
Account ID: 1913274 13765066
Acct Num: 2000218432

Credit

Bank: Royal Bank
Branch #: 20
Branch Name: Dickeyville
Teller ID: Whitney M Schildgen
Drawer #: 82
Trans #: 20
Misc: Tri-County Holdings-- Halpin Purchase

DEP-DDA Deposit

Date/Time: 9/26/2025 11:33 AM
Workstation: DVILLKTELLER10
HIN #: 940013130000084

SUBSTITUTE IMAGE / VIRTUAL DOCUMENT

AUXILIARY	R/T	ACCOUNT	PC/TC	AMOUNT
0	075903116	2000218432	111	\$148,411.75

Remote Deposit Capture Date: 09/03 Amount: \$26,000.00

REGULAR DEPOSIT Date: 09/26 Amount: \$148,411.75

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

DATE: 9/5/2025

PAY TO THE ORDER OF: Joshua Nolt

\$ 5,000.00

Five thousand and 00/100

MEMO: Phyllis Neinskie

1017

075903116 2000218432

CHECK #1017 Date: 09/08 Amount: \$5,000.00

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

DATE: 9/5/2025

PAY TO THE ORDER OF: Riley Nolt

\$ 5,000.00

Five thousand and 00/100

MEMO: Phyllis Neinskie

1018

075903116 2000218432

CHECK #1018 Date: 09/08 Amount: \$5,000.00