

Your Community Partner

Summer | 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



Enjoy Summer Vacation on a Budget

Summer is the perfect time to take those much-needed summer vacations, and the good news is you don't need a pricey plane ticket or fancy resort to enjoy your time off. One of the best things about living in Wisconsin is having access to natural beauty, small-town charm and outdoor adventure, all while sticking to a budget. Below are a few local and affordable day-trip destinations to add to your summer itinerary:

Nelson Dewey State Park in Cassville offers bluff-top views of the Mississippi River, hiking trails and plenty of places to picnic. While in town, visit the Historic Stonefield Village and walk around the town's historic downtown area.

Wildcat Mountain State Park near Ontario, is a must-visit for hikers and canoers. Take in beautiful views of the Kickapoo River Valley, explore wooded trails or float down one of the most scenic rivers in the state.

Wyalusing State Park near Prairie du Chien overlooks the Wisconsin and Mississippi Rivers and offers plenty of opportunities for breathtaking views. Explore Villa Louis Historic site, Fort Crawford Museum and explore the historic downtown.

Governor Dodge State Park in Dodgeville offers beautiful trails, waterfalls and swimming beaches. While you're in the area, drive to nearby Spring Green to explore Frank Lloyd Wright's Taliesin and House on the Rock and grab lunch at a local restaurant.

To help extend your savings even further, consider setting a daily spending limit and look for free park days and community events on local tourism websites. For an overnight stay, opt for tent camping at a local campground and pack a cooler for the road.

In short, you don't have to spend big to enjoy big adventures. With so many beautiful places to enjoy right here in southwest Wisconsin, your best vacation memories are just a day-trip away.

Royal Bank Earns "Best of the Best" Award

Royal Bank recently earned the "Best of the Best" award in the Banks category by the Grant, Iowa and Lafayette County Shopping News! The Cobb office was recognized as the Best Bank in Iowa County.

This annual competition, hosted by the Shopping News publication, calls for nominations which are voted on by the public. There were 1,734 voters who cast 28,240 votes for the different categories. There were over 100 categories, including Best Supper Club, Best Gas Station and Best Coffee Shop, to name a few.

Congratulations to all the winners and thank you to everyone who took the time to vote!

Unexpected Text Messages

If you own a cell phone, it's likely that you've received a suspicious text message claiming you owe toll fees, that there's a package waiting for you at the United States Postal Service or that a UPS delivery could not be completed. These messages typically contain a link to a website that's designed to look official, but clicking on the link can put your personal and financial information at serious risk.

Those who click the link in these messages are brought to a fraudulent website that asks for credit or debit card information before proceeding. Alarmingly, some of these fake websites collect your card details, even if you type them in without hitting "submit".

Once card information is entered and the user proceeds to the next step, the site instructs the user to wait for a one-time passcode from their bank to "verify" the transaction. In reality, scammers are attempting to enroll the debit or credit card into a Mobile Wallet, such as Apple Pay, Samsung Pay or Google Pay, allowing their card to be accessible from a mobile device.

When the bank sends the verification code, the fraudster tricks the victim into

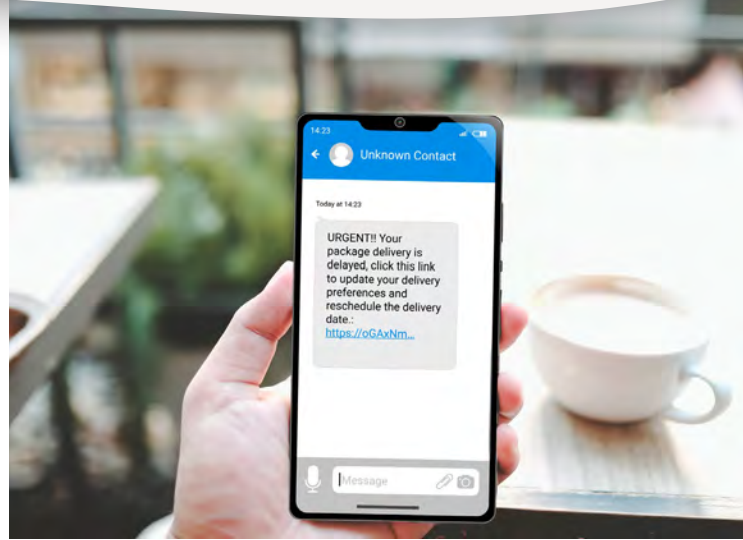
entering it into the fake website. This gives them the code they need to finalize enrollment on a phone that's controlled by the fraudster. These cards are then used for online or tap-to-pay purchases, leaving victims with fraudulent charges. This organized scam allows fraudsters to load multiple cards onto a single device, typically an Apple or Android phone, which are then sold for fraudulent use.

Fortunately, there are several simple steps you can take to protect yourself from this kind of fraud:

Don't click suspicious links. If you receive a message from an unknown number claiming to be from a toll service, USPS, UPS or any other organization, do not click any links. Instead, navigate to the official website or call the organization directly using contact information you know is legitimate.

Never enter sensitive information into unknown sites. Only enter your credit or debit card information into a website that you're sure is official. Even if you don't click "submit", your information could still be used.

Never share one-time codes. Your bank



will never ask you to send a verification code to a third-party website or person. If a site or caller asks for a code sent to your phone, it's almost certainly a scam.

Monitor your accounts regularly. If you aren't already enrolled, sign up for Online Banking to see your accounts in real-time and set alerts for account activity. Additionally, enroll in Visa Purchase Alerts to receive notifications via email or text message when purchases are made on your Royal Bank Visa Debit Card so you can act immediately if unauthorized purchases are being made.

Scammers are becoming more sophisticated, and awareness is your best defense. By staying informed and cautious, you can protect your personal and financial information from being misused by fraudsters.

Upcoming Summer Events



We're so grateful for the continued support and partnership of our local communities and customers. To extend a heartfelt thank you, many of our offices are celebrating with food, fun and games all summer long. Check out the scheduled events below and join us if you're in the area. We'd love to see you there!

Friday, June 20th - Avoca (35 years): Udder Brothers Ice Cream Truck, 11am-1pm

Friday, July 22th - Prairie du Chien (5 years): Cookout and Games, 11am-2pm

Wednesday, July 16th - Lone Rock (35 years): Lunch and Games, 11am-2pm

Friday, August 15th - Richland Center (5 years): Cookout and Games, 11am-2pm

Friday, August 22nd - Elroy (Community 'Thank You'): Cookout and Games, 11am-2pm

Tuesday, September 23rd - Spring Green (35 years): Lunch and Games, 11am-2pm

Thursday, August 14th - Viroqua (10 years): Cookout and Games, 11am-2pm

Did You Know?

- The Secretary of the Treasury and Bureau of Engraving and Printing redesign U.S. currency every 7 to 10 years to deter counterfeiting and enhance security.
- In 2004, the \$10, \$20, \$50 and \$100 bills were modified to add color-shifting ink that shifts from copper to green as the note is tilted 45 degrees.

www.lewisrice.com, www.secretservice.gov



@MyRoyalBank



Your Community Partner
MEMBER FDIC

Tri-County Holdings LLC
13670 Hwy 61
Fennimore WI 53809

Account Number: *****8432
Statement Date: 6/30/25
Page Number: 1
Items: 2

****** ELECTRONIC ******

Follow us on Facebook and Instagram @myroyalbank

Effective July 1, 2025, our Expedited Funds Availability (EFA) will be adjusted in accordance with the requirements of the EFA Act. The following dollar amount adjustments will take effect on July 1, 2025: The minimum amount of deposited funds that we must make available for withdrawal by opening of business on the next day for certain check deposits will increase from \$225 to \$275; the amount of funds deposited by certain checks in a new account that are subject to next-day availability, the threshold for using an exception to the funds availability schedule if the aggregate amount of checks on one banking day exceeds the large deposit threshold and the threshold for determining whether an account has been repeatedly overdrawn will increase from \$5,525 to \$6,725. The rule does not change the timing or content requirements for disclosures and notices. All other terms and conditions remain the same.

SIMPLY BUSINESS # ***8432**

Previous Balance on	5/31/25	\$	13,680.57
1 Deposits and Other Additions (Credits)		+	26,000.00
4 Checks and Other Charges (Debits)		-	26,563.12

Current Balance on	6/30/25	\$	13,117.45

CHECKING ACCOUNT TRANSACTIONS

6/02/25 Mobile Check Deposit 2004907350	26,000.00 +
6/01/25 AUTOMATIC LOAN PAYMENT Loan *****4002	6,028.60 -
6/15/25 AUTOMATIC LOAN PAYMENT Loan *****3638	534.52 -

Check #	Date Paid	Amount	Check #	Date Paid	Amount
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1010	6/03/25	10,000.00	1011	6/03/25	10,000.00
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DAI LY BALANCE SUMMARY

Balance	Date	Balance	Date	Balance	Date
13,680.57	5/31	33,651.97	6/02	13,117.45	6/15
7,651.97	6/01	13,651.97	6/03		
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Low Balance for Period was		7,651.97			
Average Ledger Balance for Period was		13,833.56			
Average Collected Balance for Period was		13,833.56			

