



Your Community Partner

Spring | 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



Financial Literacy in the Classroom and at Home

Throughout the spring months, Royal Bank employees will be spending time in our local schools to teach kids about financial literacy and the importance of creating good money habits. Financial literacy is critical for any age, and thankfully there are many resources available to help continue financial education outside of the classroom as well. Below are a few resources to consider to continue learning at home:

Hands-On Learning: Teach your kids or grandkids about setting savings goals and allocating money for different purposes. This can be applied by encouraging children to complete chores for an allowance, putting away cash from gifts or finding a job if they're old enough.

Podcasts: Listen to Podcasts with your kids in the car or on a walk around the block. A few options to get you started include "Million Bazillion", "Planet Money" and "Biz Kid\$".

Books: Engage your children or grandchildren by reading with them about personal finance. You can find age-appropriate books about building good financial habits at bookstores and libraries.

Real-Life Scenarios: Think of everyday occurrences where you can involve the children in your life. Grocery shopping or paying bills can be teaching opportunities for concepts like budgeting and managing expenses.

Taking advantage of these educational resources will set you and your family up for being more confident in managing your money. Taking small steps today can lead to big rewards down the road.

5-Star Rating by Bauer Financial

Royal Bank has once again achieved the prestigious honor of being rated a 5-Star financial institution by Bauer Financial Rating, Inc., the nation's leading independent bank and credit union rating firm.

Bauer Financial is the source for unbiased, independent bank and credit union star-ratings.

This 5-star rating is based on security, strength and reliability and recognizes Royal Bank as one of the strongest institutions in the country.

Bauer Financial Rating, Inc. has been analyzing and reporting on the financial condition of the nation's financial industry since 1983. For more information on ratings, visit bauerfinancial.com.

Keeping Your Accounts Secure

In today's digital age, securing your financial information is more important than ever before. As a Royal Bank customer, you have access to resources and tools designed to help protect your accounts and minimize the risk of fraud. By taking proactive steps, like setting up purchase and online banking alerts and establishing strong passwords, you can be notified of suspicious activity and be better protected.

Enrolling in Visa Purchase Alerts for Your Royal Bank Debit Card. One of the simplest ways to stay on top of your spending activity is by setting up Visa Purchase Alerts for your Royal Bank Debit Card. Purchase alerts notify you when a transaction is made using your debit card, whether it's online or in-person. This gives you a real-time snapshot of spending and helps you detect any unauthorized transactions quickly and allowing you to immediately report any suspicious activity.

Establishing Alerts in Online Banking. Along with purchase alerts for your debit card, our Online Banking platform also provides customizable alerts for various account activities. Set up notifications for items like low

balances, large withdrawals, or even when your account balance changes by a certain amount. You can also establish alerts for things like bill payments or deposits, ensuring that you stay on top of payments or unexpected deposits to your account. These alerts can help you keep track of your account without having to constantly monitor it. By staying alert to these changes, you can identify potential problems early and address them promptly.

Creating a Strong Password for Online Banking. As with any account, it's highly advised to establish a strong password for your Online Banking in order to help keep it secure and difficult for a fraudster to crack. Make sure your password is long and uses a mix of upper and lowercase letters, numbers and special characters. Additionally, it's critical that you use a unique password that's not used for any other



account. Royal Bank Online Banking requires multi-factor authentication (2FA) to help keep your account even more secure. This additional layer of protection involves sending a one-time code to a phone number to ensure that only you can access your online banking account.

By using these tools and resources, you can help reduce your risk of fraud and ensure that your accounts remain secure. Stay vigilant and contact the bank if you notice any suspicious activity. Learn more about these tools by contacting your local Royal Bank location or visiting www.royalbank-usa.com.

FHLBank Chicago Accelerate Grant Award



Sugar & Spice Greenhouse in Fennimore, Wisconsin was awarded a \$15,000 grant through their partnership with Royal Bank on behalf of the Federal Home Loan Bank of Chicago's (FHLBank Chicago) Community First Accelerate Grants for Small Business (Accelerate Grants).

Owner, Dan Gressman, shared, "we are so thankful to Royal Bank for this support. These

funds will help us make essential improvements to our storefront that will benefit our customers in the long-run. 'Thank you' doesn't even begin to capture my gratitude."

Royal Bank loan officer, Jon Reynolds, collaborated with Gressman on the grant application. "As Your Community Partner, we're dedicated to investing in the communities we serve," said Reynolds. "We believe that every dollar invested locally helps strengthen and connect our community. We're excited to partner with FHLBank Chicago to support local businesses and ensure economic vitality for years to come."

Did You Know?

- There are 180 recognized currencies around the world.
- The earliest known coin was from 600 BC, known as the Lydian lion.
- The Lincoln penny has undergone the fewest design changes of all U.S. coins.





Your Community Partner
MEMBER FDIC

Tri -County Holdings LLC
13670 Hwy 61
Fennimore WI 53809

Account Number: *****8432
Statement Date: 3/31/25
Page Number: 1
Items: 2

**** ELECTRONIC ****

Follow us on Facebook and Instagram @myroyalbank

PRIVACY NOTICE - Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.royalbank-usa.com or we will mail you a free copy upon request if you call us at 800.873.1406.

Important information concerning the crediting of loan payments. WHEN RECEIVED OVER THE COUNTER IN OUR LOBBY, BY UPS OR OTHER SPECIAL DELIVERY SERVICE; The payment will be credited on the date of receipt unless received after 3:00 P.M. After 3:00 P.M. the payment will be credited on the next day's business. If placed in the NIGHT DROP prior to 7:30 a.m., the payment will be credited on the date of receipt. If placed in the NIGHT DROP after 7:30 a.m. or on a Saturday, Sunday or Holiday, the payment will be credited the next business day. WHEN RECEIVED VIA USPS MAIL; will be credited on the date of receipt. WHEN RECEIVED ON SATURDAY; will be credited on next business day. WHEN MADE VIA ONLINE OR MOBILE BANKING OR WHEN MADE BY PHONE USING THE ON CALL SYSTEM; will be credited on the same day until 5:00 p.m.

SIMPLY BUSINESS # : ***8432**

Previous Balance on	2/28/25	\$	25.00
1 Deposits and Other Additions (Credits)		+	52,000.00
2 Checks and Other Charges (Debits)		-	40,000.00

Current Balance on	3/31/25	\$	12,025.00

CHECKING ACCOUNT TRANSACTIONS

3/27/25 REGULAR DEPOSIT 52,000.00 +

Check #	Date Paid	Amount	Check #	Date Paid	Amount
1001	3/28/25	20,000.00	1002	3/28/25	20,000.00

DAI LY BALANCE SUMMARY

Balance Date	Balance Date	Balance Date	Balance Date
25.00 2/28	52,025.00 3/27	12,025.00 3/28	
Low Balance for Period was		25.00	
Average Ledger Balance for Period was		3,250.81	
Average Collected Balance for Period was		3,250.81	

Credit

Bank: Royal Bank
Branch #: 27
Branch Name: Lancaster
Teller ID: Lisa M Fritz
Drawer #: 153
Trans #: 23
Misc: EPI county holdings

DEP-DDA Deposit

Date/Time: 3/27/2025 11:14 AM
Workstation: LANCKTELLER10
HIN #: 92171277000041

AUXILIARY R/T ACCOUNT PC/TC AMOUNT
0 075903116 2000218432 111 \$52,000.00

REGULAR DEPOSIT Date: 03/27 Amount: \$52,000.00

Tri-County Holdings LLC 311-799 1002
13670 Hwy 61
Fennimore, WI 53809

DATE 3/27/25

PAY TO THE ORDER OF Riley Nolt \$ 20,000.00
Twenty thousand and 00/100 DOLLARS

MEMO
1075903116 2000218432 1002

CHECK #1002 Date: 03/28 Amount: \$20,000.00

Tri-County Holdings LLC 311-799 1001
13670 Hwy 61
Fennimore, WI 53809

DATE 3/27/25

PAY TO THE ORDER OF Josh Nolt \$ 20,000.00
Twenty thousand and 00/100 DOLLARS

MEMO
1075903116 2000218432 1001

CHECK #1001 Date: 03/28 Amount: \$20,000.00