Your Community Partner

CHANGE IN TERMS NOTICE

January 1, 2025

Business Deposit Account Transaction Limitations

Royal Bank strives to provide the best possible service to our customers and we truly appreciate your business. One of our key priorities is keeping your accounts safe and secure. To help protect your deposit accounts from possible fraud, we have established debit card withdrawal and daily spending limits.

Currently, your debit card is limited to the available balance in your account and has no limit on the number of transactions conducted daily. Effective March 1st, 2025 we will be introducing a maximum daily dollar amount transaction limit in the amount of $10,000.00 and a limit of 25 transactions per day.

To further protect your account, any debit card that has had no activity for 12 consecutive months may be deactivated. All other terms and conditions of your account remain the same and this change will not affect your interest rate or how your interest is earned and compounded if you have an interest-bearing transaction account.

If you anticipate the need to temporarily exceed the number or dollar limits outlined above, or if you have any questions about this notice, please contact your local Royal Bank office or call us at 800.873.1406.

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Royal Bank

Your Community Partner

For your INTEREST

Winter | 2025

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

L to R: Luke Manke, Paige Vieth, Brandie Howell, Holly Shelton

Royal Bank Team Earns Financial Literacy Awards

Royal Bank employees were recognized by the Wisconsin Bankers Foundation for efforts in spreading financial literacy in communities throughout the bank's service area. These awards recognize banks and individual bankers annually for their demonstrated 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.

During an awards ceremony held on November 21st, 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 2024 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 awards celebrate the passion and commitment that community banks have for improving financial literacy. Royal Bank appreciates the schools and community partners who have afforded us the opportunity to help spread financial literacy.

Financial Calculators Available

Royal Bank offers a variety of financial calculators right on our website to help with things like adjusting your monthly budget, comparing borrowing costs, and planning for your future.

From buying a new car to purchasing a home or investment property to planning for retirement, our financial calculators can help you plan for some of life's biggest financial moments.

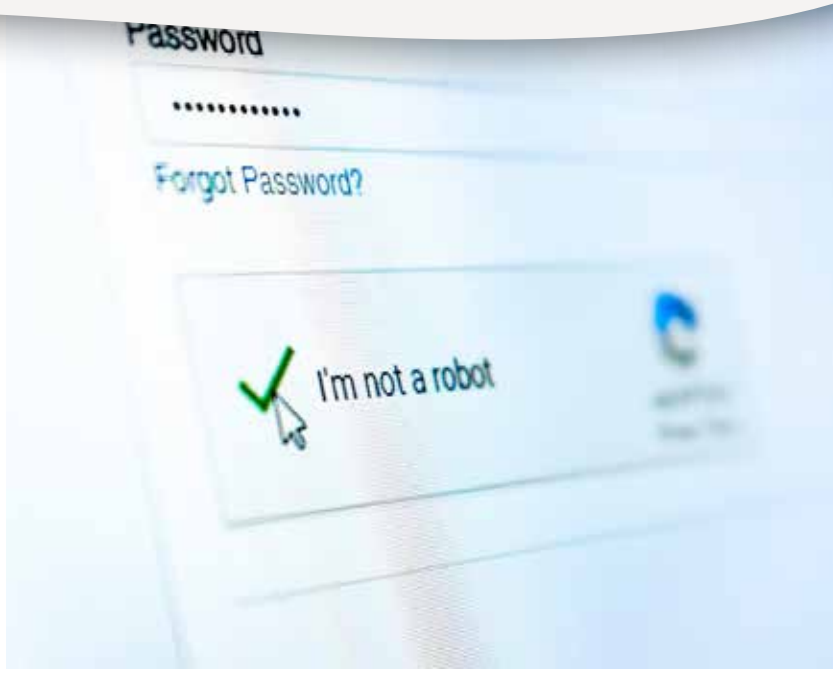
Visit *royalbank-usa.com/financial-calculators* and choose the topic you're planning for. Each topic has multiple calculator options for specific scenarios like a rent vs. buy mortgage calculator, a college savings calculator, a checkbook calculator and more.

Be Alert for CAPTCHA Scam Campaigns

In the age of the internet, many websites rely on tools like CAPTCHA as a test to tell humans and robots apart. CAPTCHA can be a text, image or audio test that only humans can pass. You've likely come across this tool on legitimate websites that ask you to type out the listed characters, pick out objects like a bicycle or traffic light in images, or check a box to prove you're human.

CAPTCHAs have been essential for preventing robots from flooding websites with spam, continuously filling out forms or making unauthorized purchases. In recent examples, however, scammers have begun using this tool for their own malicious purposes.

How It Works:
Scammers use CAPTCHAs to trick people into thinking their fake websites are real. The scam typically starts with an email asking you to review a document or to listen to a voicemail on your work phone system. Clicking on the attachment or link leads you to a fake website asking for CAPTCHA verification to make it look legitimate. After passing the CAPTCHA test, you'll be taken to a fake website asking for additional credentials like a username and password, or payment information. If successful, the scammers will then gain access to those accounts and the information they contain.



What to Do:
To keep yourself safe when browsing online, it's important to be watchful, use the internet safely and know what scams to look out for.

- If you receive an email that feels urgent and out of the ordinary, be alert and independently verify the source as it could be a scam.
- Never click on unfamiliar links or attachments as they may contain malicious software.
- Use multi-factor authentication (MFA) whenever it's available. If your account is being accessed by someone, they can't get in without your MFA code, which is a second layer of authentication.
- Use different passwords for each website and account you have access to, and be sure the passwords are strong. It's recommended to have 15 or more characters with a mix of special characters, letters and numbers.

If you think you've been a victim of a scam, contact your local bank location immediately to help prevent or stop any monetary losses. You can also report scams to the Federal Trade Commission at reportfraud.ftc.gov

FHLBank Chicago Accelerate Grant Award

Greg's Auto Body LLC in Mauston, 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).

Greg's Auto Body has proudly served the Mauston community for over 30 years, providing high-quality repairs and restoration services. With rising equipment costs, providing affordable repairs while sustaining the business has been increasingly challenging. In collaboration with Royal Bank and his loan officer, Becky Jensen, Bires applied for the Accelerate Grant to offset expenses for inventory, materials, and supplies, helping him to keep repair costs accessible to the community he serves.

Did You Know?

- A bank cash-counting machine can tally up to 100 bills in 4 seconds.
- A modern coin counting machine can count 2,500 coins in a minute.
- The typical lifespan of a $1 bill is 18 months.
- The most counterfeited denomination is the $20 bill.

Member FDIC ©2025 Royal Bank

Royal Bank — Your Community Partner — MEMBER FDIC

Tri-County Holdings LLC
13670 Hwy 61
Fennimore WI 53809

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

****** ELECTRONIC ******
Follow us on Facebook and Instagram @myroyalbank
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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.
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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.
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SIMPLY BUSINESS #:**********8432

Previous Balance on 1/30/25	$	.00
1 Deposits and Other Additions (Credits)	+	500,000.00
1 Checks and Other Charges (Debits)	-	499,975.00
Current Balance on 1/31/25	$	25.00

CHECKING ACCOUNT TRANSACTIONS

1/30/25 REGULAR DEPOSIT	500,000.00	+
1/31/25 DEBIT MEMO	499,975.00	-

Low Balance for Period was	25.00
Average Ledger Balance for Period was	250,012.50
Average Collected Balance for Period was	125.00

Credit

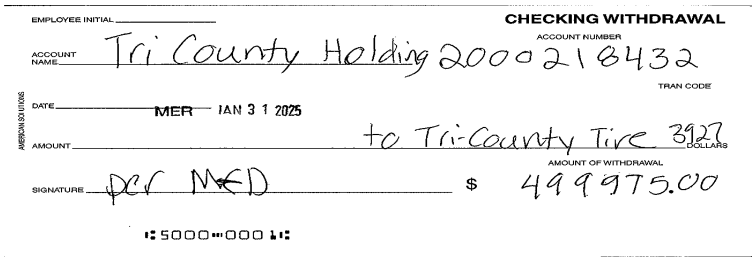
Bank: Royal Bank
Branch #: 27
Branch Name: Lancaster
Teller ID: Lisa M Fritz
Drawer #: 153
Trans #: 24
Misc: tri-county holdings new checking

DEP-DDA Deposit

Date/Time: 1/30/2025 1:24 PM
Workstation: LANCKWORKSTN4
HIN #: 916113710000072

AUXILIARY	R/T	ACCOUNT	PC/TC	AMOUNT
0	075903116	2000218432	111	$500,000.00

REGULAR DEPOSIT Date: 01/30 Amount: $500,000.00


EMPLOYEE INITIAL

CHECKING WITHDRAWAL

ACCOUNT NUMBER

ACCOUNT NAME Tri County Holding 2000218432

TRAN CODE

DATE MER JAN 31 2025

AMOUNT to Tri-County Tire 3927 DOLLARS

AMOUNT OF WITHDRAWAL

SIGNATURE per MED $ 499975.00

⑆5000⑈000 1⑆

DEBIT MEMO Date: 01/31 Amount: $499,975.00