

DEPOSIT ACCOUNT AGREEMENT

General Agreement. The terms "you" and "your" refer to the depositor (whether single or multiple party) and the terms "we," "us" and "our" refer to the financial institution. The acronym "NOW" means Negotiable Order of Withdrawal. You understand the following agreement governs your account with us along with any other documents applicable to your account, which includes the Account Disclosure and the Privacy Policy, and where applicable, the Funds Availability Policy and/or the Electronic Fund Transfer Agreement, which are incorporated by reference. You understand that your account is also governed by applicable law.

General Rules. The following rules apply to all types of accounts:

1. Deposits. Deposits may be made in person or by mail. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as deposits. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned, and all related costs and expenses related to the collection of some or all of the amount from you. Funds deposited to your account are available in accordance with the Funds Availability Policy.

2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

3. Set-offs. We may set-off funds in your account to pay any debt you may owe us. If the account is held jointly or as a marital account, we may offset funds for the debt of any one of the owners.

4. Expenses. You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you.

5. Inactive Accounts. You understand that if your account is inactive for a period of 12 consecutive months, you may be charged an Inactive Account fee as specified in the Account Disclosure and we may stop paying interest to the extent permitted by law. For these purposes, your account is "inactive" during all periods of time in which only bank-initiated transactions (such as interest credits) have posted to your account. You also understand that your account balance will be paid over to the appropriate governmental authorities if escheatable or subject to custodial taking under applicable state law. Applicable state law for these purposes will normally be the law of the state of your last known address according to our records or, if the laws of that state do not provide for escheat or custodial taking, the law of the state of Wisconsin.

6. Joint Accounts, Marital Accounts, Payable on Death Accounts and Custodial Accounts. You acknowledge that if your account is set up as a joint account, marital account, payable on death ("P.O.D.") account or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

7. Joint Accounts and Marital Accounts. If this is a joint or marital account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, withdrawals, orders or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft regardless of whether he or she signed the item or benefitted from the proceeds of the item. When the joint owners are husband and wife, the intent is that all property in the account, including earnings, be held as community property. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

8. Account Ownership. If the account is noted as a single party account, at the death of the individual, the ownership of the funds remaining in the account will pass to the individual's estate. If the account is noted as a P.O.D. account with single party, upon the death of the party, ownership passes to the pay on death beneficiary(ies) and will not be part of the deceased party's estate. If the account is designated as a joint account, upon the death of one of the parties to the account, ownership of the funds in the account vest in and belong to the surviving party(ies) as his or her separate property and estate. If the account is designated as a P.O.D. account with multiple parties upon the death of one of the parties, ownership passes to the survivor(s). Upon the death of the last surviving party, ownership passes to the

payable on death beneficiary(ies) and is not part of the last surviving party's estate. If the account is designated as a marital account, this account is established without the right of survivorship between a husband and wife, which is payable on request to either or both of the parties. Upon the death of either of them, the survivor owns 50% of the sums on deposit. Upon the receipt of written notice of death, we may freeze the account until we have received satisfactory evidence as to the disposition of the account. If the account is designated as a marital account with P.O.D. beneficiaries, the account is owned as a marital account and upon the death of either party, 50% of the sums on deposit are owned by the P.O.D. beneficiary(ies) named by the deceased party and 50% are owned by the survivor.

9. Payable on Death Account. If this account is noted as a Payable on Death ("P.O.D.") account, you may change the named beneficiary(ies) at any time by a written direction to us. To the extent permitted by law, we may require the beneficiary(ies) to indemnify us for losses we incur in reliance on the beneficiary(ies) representations that you have died, that all the beneficiary(ies) have joined in the request for payment of the account, and for any tax or other imposition on the account occurring after payment.

10. Custodial Account. Any custodial account maintained is subject to the Uniform Transfers to Minors Act or other applicable state or federal law. The account must be opened in the name of a custodian. There may be only one custodian and one minor or beneficiary for each account.

11. Agency (Power of Attorney). If you wish to name an agent(s) to act as your attorney-in-fact or agent in connection with your account, we may use the form of appointment found on the signature card or some other appropriate form. An agent(s) may make account transactions for parties but has no ownership or rights at death unless named as a P.O.D. beneficiary(ies). If you have designated that the agent(s) will continue to have power after your disability, the agent(s)' authority survives your disability. The agent(s) may act for a disabled party until the authority of the agent(s) is terminated. If you have noted that the agent(s) will not have power after your disability, the agent(s)' authority extinguishes upon your disability. Death of the sole party or the last surviving party terminates the authority of the agent(s).

12. Corporate, Partnership and Other Organizational Account. You agree to supply us with a separate authorization informing us of the authorized signer(s) and to provide any other related documents, if requested to do so.

13. Fees, Service Charges and Balance Requirements. You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Account Disclosure.

14. Non-Sufficient Funds. If your account lacks sufficient available funds to pay a check or preauthorized transfer presented for payment, we may return such check or preauthorized transfer for non-sufficient funds and will charge you a fee as provided in the Account Disclosure. We may process checks in any order, including from highest dollar amount to lowest dollar amount.

15. Amendments and Alterations. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

16. Notices. You are responsible for notifying us of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in writing, signed by the account owner(s), with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied to us in writing.

17. Closing Account. We may close the account at any time, with or without cause, by sending you notice and a check for the balance in our possession to which you are entitled. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account.

18. Transfers and Assignments. You cannot assign or transfer any interest in your account unless we agree in writing.

19. Applicable Laws and Regulation. You understand that, except as otherwise indicated, the Account Agreement is governed by the laws of the state where the account is opened, unless federal law controls. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required by law.

20. Wire Transfers and Automated Clearing House (ACH) Transactions. If you send or receive a wire transfer, you agree that Fedwire may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire. If you are a party to an Automated Clearing House (ACH) entry, you acknowledge and agree that any such entry will be governed by the National Automated Clearing House Association (NACHA) Operating Rules, Rules of any local ACH, and the Rules of any other system through which the entry is made. Other payment orders you make may be governed by Article 4A of the Uniform Commercial Code.

Under NACHA Rules we are not required to give you next day notice of the receipt of a wire transfer or ACH entry and we will not do so. We will notify you in your Account Statement.

If we credit your account for an ACH entry or wire transfer, the credit is provisional until we receive final settlement for the item or payment order. We are entitled to a refund of the amount credited if we do not receive final settlement, or if we credit your account by mistake. You agree that we may exercise our option to reverse the credit or require that you reimburse us by way of direct payment.

21. Payment of Interest. If this is an interest bearing account, the interest is calculated and paid in accordance with the Account Disclosure.

22. Stop Payments. If you request us to stop payment on a check you have written you will give us a written request within 14 days of making the request. We must receive the request in a time and way that gives us a reasonable opportunity to act on it. Stop payments are effective for 6 months. You will be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. Any account holder can request a stop payment regardless of who signed the check. Only the person who requested the stop payment can release a stop payment request. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid, or that we have had a reasonable opportunity to act on the request.

23. Checks. All negotiable paper ("checks") presented for deposit must be in a format that can be processed, and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

24. Stale, Postdated or Overdraft Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale, postdated or overdraft check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

25. Check Safekeeping. If you can write checks on your account and utilize a check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check is subject to a fee. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

26. Statements. If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the account activity. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies. If you fail to notify us, you will have no claim against us. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Electronic Fund Transfer Agreement will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

27. Facsimile Signatures. You authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen in our files and contain the required number of signatures for this purpose.

28. Restrictive Legends We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

29. No Waiver. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

CHECKING AND NOW ACCOUNTS

In addition to the General Rules, your Checking Account and Negotiable Order of Withdrawal (NOW) Account will be subject to the following rules:

1. Withdrawals. Deposits will be available for withdrawal consistent with the terms of our Funds Availability Policy. Withdrawals may be subject to a service charge.

2. Withdrawal Notice Requirements. If your account is a NOW or interest bearing checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

MONEY MARKET ACCOUNTS

In addition to the General Rules, your Money Market Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number specified in your Account Disclosure. The Account Disclosure will also specify the maximum number of checks that may be written on your account per month. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer and write checks or convert the account to a checking or other transaction account if these restrictions are violated.

SAVINGS ACCOUNTS

In addition to the General Rules, your Savings Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

2. Passbooks. If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

3. Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number specified in the Account Disclosure. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away your ability to transfer funds or convert the account to a checking or other transaction account if these restrictions are violated.

CERTIFICATE OF DEPOSIT / TIME DEPOSIT

In addition to the general rules, your Certificate of Deposit/Time Deposit ("Certificate") account will be subject to the following rules:

1. Terms. The Term of your account is specified on the face of your Certificate, and in the Truth In Savings (TIS) Disclosure provided to you prior to, or at the time of, opening the account including the specific interest rate and Annual Percentage Yield (APY) applicable to your Certificate.

2. Payment on Maturity. Your deposit is payable on the maturity date noted on the face of the Certificate. If this is a joint account, payment is subject to the terms discussed in the joint account provisions of this account agreement.

3. Interest. The Certificate bears interest at the rate and basis as set forth on the face of the Certificate, and in the TIS Disclosure. Interest will not be compounded unless noted on the face of the Certificate, and in the TIS Disclosure. Interest will be paid on payment frequencies set forth, and in the manner indicated, on the face of the Certificate, and in your TIS Disclosure. Withdrawal of interest prior to maturity will affect the Annual Percentage Yield. For any renewal of a Certificate, interest will be paid at the rate then in effect at this financial institution for similar certificate accounts and any such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Except for any grace period discussed in paragraph 7 or any post-maturity interest discussed in paragraph 8 below, no interest will be paid on a deposit after the maturity date.

4. Transferability. No right in, or title to, the Certificate is transferable, except on the books of this financial institution.

5. Withdrawal Prior to Maturity. You have contracted to keep the funds evidenced by the Certificate on deposit from the issue date until the maturity date of the Certificate. Acceptance of a request by you for withdrawal of some or all of the funds prior to the maturity date is at our discretion.

6. Early Withdrawal. If we allow a withdrawal, either partial or in whole, prior to the maturity date, each time we allow such a withdrawal, you will be assessed an early withdrawal penalty as set forth on the face of the Certificate, and in the TIS Disclosure. In no event shall such penalty be less than seven (7) days simple interest on the Certificate amount.

7. Automatic Renewal. Automatic renewable Certificates renew automatically on the maturity date. If the deposit is withdrawn during the grace period as set forth on the face of the Certificate, and in your TIS Disclosure, we will not charge an early withdrawal penalty. If interest is paid on the deposit until withdrawal during the grace period, it shall be that grace period interest described on the face of the Certificate, and in the TIS Disclosure.

8. Single Maturity. Single maturity Certificates are not automatically renewable and mature on the maturity date set forth on the face of the Certificate. No interest will be paid on the deposit after maturity unless set forth on the face of the Certificate under Post-Maturity Interest.

9. Additional Deposits. With the exception of the Flex Certificate of Deposit, no additional deposits will be allowed during the term of a certificate. The Flex Certificate of Deposit allows the account-holder to make a one-time deposit to the existing certificate of deposit. This one-time additional deposit must be at least \$500, but may not exceed the amount of the initial deposit.

10. Callable Time Deposit. If your Certificate has a "call" feature, we may redeem the Certificate prior to the stated maturity date according to the terms and conditions provided by your Certificate and Account Disclosure.