

**Assets**

Cash and cash equivalents.....	\$ 49,551,369
Investment securities .....	115,109,528
Loans, net .....	207,801,948
Premises and equipment, net .....	2,405,262
Other assets.....	<u>2,724,031</u>
	<u>\$ 377,592,138</u>

**Liabilities and Stockholders' Equity**

Deposits.....	\$ 307,805,043
Securities sold under agreement to repurchase .....	34,153,372
Other liabilities .....	<u>2,862,641</u>
Total Liabilities .....	<u>\$ 344,821,056</u>

Common Stock.....	1,355,000
Surplus .....	14,958,470
Retained earnings .....	<u>16,457,612</u>
Total Stockholders' Equity .....	<u>32,771,082</u>
	<u>\$ 377,592,138</u>

**Assets Under Management**

Trust and Investment Assets (not commingled with corporate assets).....	<u>\$ 1,526,305,234</u>
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**Business Banking Services**

- Commercial Loans*
- Business Checking Accounts*
- Business Internet Banking*
- Business Credit Cards and Rewards Programs*
- Remote Deposit*
- Cash Management Solutions*
- Health Savings Accounts*
- Escrow Agent*

**Personal Banking Services**

- Personal Checking and Savings Accounts*
- Mortgage, Home Equity and Consumer Loans*
- Private Banking*
- Consumer Credit Cards and Rewards Programs*
- Mobile Banking*
- Consumer Internet Banking and Bill Pay*
- Certificates of Deposit*
- IRAs*
- Specialized Savings Accounts*
- Discount Investment Services*

**Trust and Investment Services**

- Investment Management and Consulting*
- Qualified and Non-Qualified Retirement Plans*
- Personal Trust and Estate Management*
- Financial and Retirement Planning*
- Corporate Cash Management*
- Corporate Trusteeship*
- IRAs*
- Foundations and Endowments*
- Full Service Investment Services*



## Board of Directors

STEVEN C. BELL

*Chairman & CEO, WoodTrust Bank*

CHAD D. KANE

*President & COO, WoodTrust Bank*

DR. JOHN CLARK

*Retired President, Mid-State Technical College*

REBECCA L. KETTLESON

*President, WoodTrust - Bell Foundation*

CHARLES W. NASON

*Chairman, Wozzalla Publishing*

MARTIN B. POTTER

*President, Cutler Cranberry Co.*

BENJAMIN T. REIF

*President & COO, Wausau Coated Products, Inc.*

## Management Committee

STEVEN C. BELL

*Chairman & CEO*

CHAD D. KANE

*President & COO*

MARY D. IRONSDIE

*Executive Vice President & CFO*

JASON T. DEITZ

*Senior Vice President & CIO*

D. MICHAEL GLODOSKY

*Senior Vice President, Trust & Investments*

LARRIE R. HAYES

*Senior Vice President, Operations, Risk and Compliance*

JEFFREY A. MEYERS

*Senior Vice President, Chief Lending & Credit Officer*

# STATEMENT OF CONDITION

DECEMBER 31, 2015

## Group Officers

### Lending Services

CHRISTINA L. COOPER

*Vice President, Commercial Lending*

DUSTIN J. FAHNEY

*Vice President, Commercial Lending*

GREGG L. GEHRKE

*Vice President, Commercial Lending*

LORI A. VAN ASTEN

*Vice President, Loan Operations*

LAURA L. FRANCIS

*Mortgage Loan Underwriter*

### Audit Services

JAN L. HILLYER

*Corporate Auditor*

### Administration

BERNADETTE D. CAROLFI

*Executive Assistant / Human Resources Manager*

### Accounting Services

LUCAS J. BORD

*Controller*

ANN A. BODETTE

*Assistant Controller*

### Information Technology

JOSEPH J. BULCHER

*Information Technology Officer*

GARTH A. PERRY

*Information Technology Officer*

### Trust and Investment Services

JON R. CLARK

*Vice President, Investments*

MICHAEL J. SPALDING

*Vice President, Investments*

MARC P. KETTLESON

*Assistant Vice President, Investments*

JAMES G. FIRMINHAC

*Vice President, Personal Trust*

BONNIE J. STIEBER

*Vice President, Personal Trust*

TERRY J. KNOLL

*Vice President, Retirement Plans*

DAWN M. LEOW

*Vice President, Retirement Plans*

TARA L. O'CONNOR

*Assistant Vice President, Retirement Plans*

ERIN VAN ASTEN

*Assistant Vice President, Retirement Plans*

JOAN L. MCCARVILLE

*Assistant Vice President, Trust Operations & Compliance*

BLANCHE M. DOVE

*Assistant Vice President, Personal Trust*

### Deposit Services

CARLA A. PANOSH

*Assistant Vice President, Document Processing*

KRISTI S. PROKASH

*Retail Banking & BSA Officer*

KARA B. VOLZ

*Retail Banking & Security Officer*

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181 Second Street South

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Wisconsin Rapids, WI 54495-8000

715.423.7600

### PLOVER OFFICE

1900 Plover Road

Plover, WI 54467

715.342.9262

### WAUSAU OFFICE

500 First Street, Suite 1000

PO Box 1725

Wausau, WI 54402-1725

715.842.1790

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