

IMPORTANT WOODTRUST BANK CUSTOMER COMMUNICATION

March 16, 2020

The well-being of our associates and customers is our top priority. Given the evolving concerns around COVID-19 (novel coronavirus) and to help support community health management efforts, we are implementing additional contingency steps under an abundance of caution. The changes noted below will go into effect **Tuesday, March 17, 2020**. We plan to resume full access on Monday, April 13, 2020, subject to public health conditions.

Branch	Lobby Teller	Drive-Up	Safe Box Access	ATM
Downtown Main	Closed	N/A	By Appointment	N/A
Downtown Drive-Up	N/A	Open	N/A	Available 24/7/365
8th Street	Closed	Open	By Appointment	Available 24/7/365
Wazeecha	Closed	Closed	By Appointment	Available 24/7/365
Plover	Closed	Open	By Appointment	Available 24/7/365
Dudley	Closed	N/A	By Appointment	Available Monday- Friday 6:30 am - 6:30 pm
Bridge Street	Closed	Open	By Appointment	Available 24/7/365

Customers will still be able to conduct business at WoodTrust through the following channels:

New Accounts

Customers wanting to open a new deposit account should call 715.423.7600 and ask to speak to a Personal Banker.

Online and Mobile Banking

We encourage you to manage your accounts using online and mobile banking. These 24/7/365 services allow you to safely view transactions, check balances, make payments, deposit checks and more from the comfort of your home.

Drive-Up and Night Deposit Box Services

Our drive-up services remain available at many locations during regular hours and offer most banking services. If you don't have a vehicle, you are welcome to visit our drive-up locations on bicycle or as a pedestrian. Customers may also continue to use the night drop boxes.

ATMs

Our ATMs, located on site, are accessible 24/7/365.

Telephone

As always, you are welcome to call our Account Services Team at 715.423.7600. Please note, you may experience an extended wait time due to high call volume. Your patience is appreciated.

Email

Please feel free to contact us by email. For Banking Services, email info.bank@woodtrust.com and for Trust & Investment Services, email info.trust@woodtrust.com.

We are taking additional steps in all WoodTrust facilities, including the ability to work from home if needed for certain associates, practicing social distancing, and adopting additional cleaning measures to help support our associates and customers. These precautionary measures are being undertaken as an abundance of caution for office associates who will continue to be proactive in providing only the highest level service during this challenging time. We thank you for your patience as we temporarily alter our operating and service model in order to place the safety of our associates, customers, and community first.

IMPORTANT WOODTRUST BANK CUSTOMER COMMUNICATION

March 13, 2020

To our valued WoodTrust customers:

We recognize this is an unsettling time as the coronavirus (COVID-19) situation rapidly evolves around the globe and we witness the media and markets respond with great uncertainty. At WoodTrust Bank, we are closely monitoring current developments related to the spread of the virus and our top priority remains the health and safety of our associates and customers.

Across the bank, we have taken preventive measures to stay resilient.

We remain fully operational and are taking every necessary step to continue to provide the service you rely on, with a minimal level of disruption as events unfold.

A variety of adjustments have been made, such as increasing the frequency of cleaning in customer lobby areas as well as associate work areas. We are restricting business travel, encouraging virtual meetings, and ensuring our key vendor partners have continuity plans in place. We are in frequent communication with our associates to keep them informed of COVID-19 developments and our on-going contingency planning.

Meeting your banking needs.

While our associates love interacting with our customers in person, we fully understand the evolving preference of limiting daily interactions during these uncertain times. In that regard, below are several other ways you can access information about your accounts at WoodTrust Bank:

1. For branch locations and hours, please visit: woodtrust.com/where_we_are.asp
2. For telephone support during normal business hours, please call:
 - a. WoodTrust Bank: 715.423.7600
 - b. WoodTrust Asset Management: 715.423.6800
3. For Internet Banking access, please visit: woodtrust.com, then click on My Account
4. For access to the WoodTrust Voice Response Unit (VRU), please call: 715.422.0222
5. For Mobile Banking, download the WoodTrust Mobile Banking App (Internet Banking access needed)
6. For access to a WoodTrust Drive-Thru, please visit: woodtrust.com/where_we_are.asp

We will continue to monitor developments in this global health crisis and take necessary action.

The team at WoodTrust Bank will continue to evaluate the COVID-19 situation closely and follow the recommendations from the [U.S. Centers for Disease Control and Prevention](http://www.cdc.gov), state and local officials, and key relationships we have throughout the financial services industry.

Our thoughts go out to anyone who may be affected by the coronavirus. We are here to serve and support you – so please don't hesitate to contact us if we can do anything to assist in these challenging and uncertain times.

Thank you for your continued trust in WoodTrust Bank and in our dedicated associates, and stay healthy.