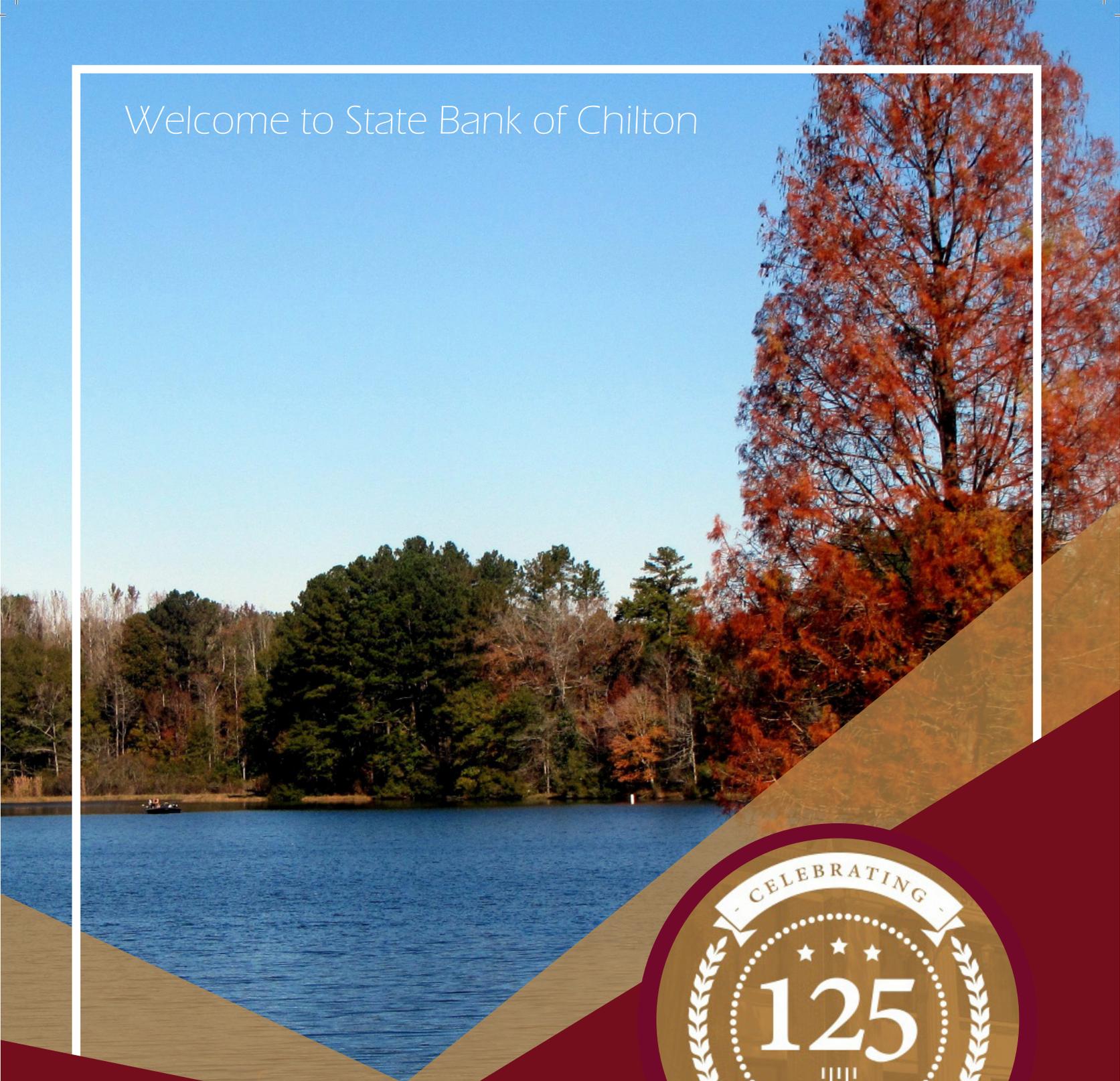


Welcome to State Bank of Chilton



STATE BANK of CHILTON
A trusted partner since 1891

Welcome to State Bank of Chilton

Like Calumet County Bank, State Bank of Chilton has a community banking tradition that sets us apart from other financial institutions. We have a strong culture of commitment to customers and the community we serve. For six generations and over 125 years, State Bank of Chilton has been providing exceptional face-to-face personal service while remaining dedicated to our customers' financial success.

Although, the Calumet County Bank name has changed, many things will remain the same including the local employees you already know and trust, and the high quality products and services to which you are accustomed. We believe this partnership will enable us to better serve your needs.

We are committed to making this transition smooth and easy for you. If you have additional questions after reading through this booklet, we invite you to visit **www.statebankofchilton.com**, call us toll-free at **(800)236-2262**, or email us at **customerservice@statebankofchilton.com**.

We welcome you as a State Bank of Chilton customer and look forward to being your financial partner.

Sincerely,

Thomas A. Bloomer

Thomas A. Bloomer
President & CEO
State Bank of Chilton

**A Trusted Partner
Since 1891**

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INTRODUCTION

This booklet is provided as an introduction to State Bank of Chilton’s products and services. It may be used with the separate Change in Terms booklet you received in the envelope with this guide.

This booklet references your **Calumet County Bank** accounts and the corresponding **State Bank of Chilton** accounts they will be transitioned to.

The **Change in Terms booklet** also includes State Bank of Chilton’s Privacy Policy and explains any changes to fees, service charges, processes and other details about your accounts. We are committed to making this transition as smooth as possible and have designed these pieces to help you learn about your new State Bank of Chilton accounts and services.

STATE BANK of CHILTON
A trusted partner since 1891

Truly Local

GENERAL QUESTIONS

When will I officially become a State Bank of Chilton customer?

You were officially a State Bank of Chilton customer after our merger June 1, 2016. On September 19, 2016 we are merging our computer system which will provide you access to all of the 5 full-service office locations and services of State Bank of Chilton; Including access to more than 23,000 surcharge-free ATMs, and state-of-the-art online and mobile banking.

Will the offices be open during the conversion?

The Brillion & Sherwood offices will close at their normal time on Friday, September 16 and reopen on September 19, 2016 with all accounts on one core system.

Is there anything I need to do right now?

No. Continue to bank as usual at the Brillion and Sherwood locations. For detailed information on account changes, including new features and benefits, please read the information in the Change in Terms booklet. If you have additional questions, feel free to call us toll free at (800)236-2262 or email us at customerservice@statebankofchilton.com.

May I use any State Bank of Chilton office to do my banking?

Starting September 19, you may use any State Bank of Chilton location. For your convenience, we've listed all our office locations on the back page of this booklet. All office hours will remain the same after conversion.

Will the ATM machines at the Calumet County Bank offices be available to use during conversion weekend?

Yes. There will be no interruption of ATM service during the conversion.

Will my night deposit box key still work?

We do not anticipate reissuing new keys or bags at this time. Please continue to conduct night deposit business as usual.

Does State Bank of Chilton offer Telephone Banking?

No, services to telephone banking will discontinue September 16, 2016. State Bank of Chilton offers a number of convenient alternatives to telephone banking including: eBranch Online Banking and Mobile banking, which includes an option to text transfers and balance information; you can check balances and make transfers to linked accounts using your debit card as well. As part of our local community bank service, our customer service staff is happy to assist you with balance inquiries or transfers during normal business hours at (800) 236-2262.

What will happen to my safe deposit box?

There will be no changes to the safe deposit boxes at this time.

Will my Calumet County Bank online banking account transfer over to a State Bank of Chilton online banking account?

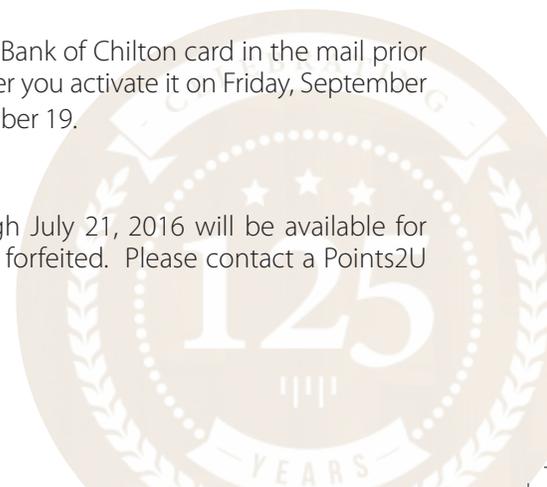
Both consumer and commercial online banking services will transfer. You will receive more detailed information regarding online account access and your Access ID and Password in a separate notification. Online access will be suspended Thursday, September 15 until Monday, September 19. Please review the notification for steps you need to take for a smooth transition to the new Online Banking platform.

Will I need a new ATM card and/or debit card?

If you currently have a Calumet County Bank debit/ATM card, you will receive a State Bank of Chilton card in the mail prior to conversion. You may begin using your new State Bank of Chilton debit/ATM card after you activate it on Friday, September 16, 2016. Your Calumet County Bank debit/ATM card will no longer be active on September 19.

Am I still able to redeem Points 2U Points?

Points 2U Rewards program was discontinued July 21, 2016. Points earned through July 21, 2016 will be available for redemption through September 30, 2016. Points not redeemed by this date will be forfeited. Please contact a Points2U representative at (866) 764-6872 if you have any questions.



PERSONAL ACCOUNTS

CHECKING

If your Calumet County Bank account is called ...

Your State Bank of Chilton account will be called ...

Ariens Checking	SBC Free Checking
BIW Checking	SBC Free Checking
Silver & Gold Checking	SBC Senior Select Checking
Completely Free Checking	SBC Free Checking
Personal NOW	SBC Choice
Health Savings Account	Health Savings Account

See Change in Terms booklet for details

All State Bank of Chilton consumer checking accounts include the following convenient benefits:

- Free online banking and bill pay
- Debit Visa equipped with the latest EMV security and optional Apple Pay
- Free eStatements
- Free Mobile Banking
- Access to more than 23,000 surcharge-free MoneyPass ATMs

Will my checking account number change?

At this time, we expect your account number to remain the same. If there are any changes required, a communication will be provided in a timely manner, along with detailed instructions to ensure a smooth transition.

What will happen to my checks and deposit slips?

You may continue to use your same accounts, checks and deposit slips. We will strive to make your transition as simple as possible and will not require you to order new checks.

If I write a check before September 19 and it doesn't clear until after the conversion, will it be paid?

Yes. All Calumet County Bank checks will be sent to State Bank of Chilton. If the funds are available in your checking account, the checks will be paid.

Will I need to change my direct deposit?

No. If you receive social security, payroll or other ACH direct deposits into your accounts, you will not notice any disruption of service. There is nothing you need to do, as your deposits will automatically be transitioned to your State Bank of Chilton accounts upon conversion.

Will I need to change any automatic debits or bill payments that come out of my account?

No. Your automatic payments and online bill payments will transfer to State Bank of Chilton making the transition easy and convenient. There is nothing you need to do, as your payments will automatically be transitioned to your State Bank of Chilton accounts upon conversion.

Will I need to change any automatic debits or recurring payments that I've set up with my debit card?

Yes. If you have automatic payments set up directly with your Calumet County Bank debit card, you will need to revise those payments starting September 16, using your new State Bank of Chilton Debit Visa, which will have a new debit card number. More information will be provided with your new debit card to help you with this transition.

Will I receive my checking account statement on the same day I did with my Calumet County Bank account?

Statement cycles will remain the same. You will receive a partial checking account statement with any activity on the old platform up until September 16. If interest is accrued it will be paid on September 16.

Does State Bank of Chilton offer Overdraft Protection?

Yes. State Bank of Chilton offers an Overdraft Line of Credit (Check Credit) tied to your checking account. We also offer the option to setup transfers from other deposit accounts to cover overdrafts.

SAVINGS & MONEY MARKET

If your Calumet County Bank account is called ...

Your State Bank of Chilton account will be called ...

Money Market & Personal MMDA.....	SBC Personal Money Market
Passbook Savings	Regular Savings Account - Passbook & Statement
Statement Savings	Regular Savings Account - Passbook & Statement
Christmas Club	Christmas Club

See Change in Terms booklet for details

Will my account numbers change?

At this time, we expect your account number to remain the same. If there are any changes required, a communication will be provided in a timely manner, along with detailed instructions to ensure a smooth transition.

Will I need to order new money market checks?

You may continue to use your same accounts, checks, and deposit tickets. We will strive to make your transition as simple as possible and will not require you to order new checks.

Will I receive my savings and money market account statements at the same time of the month as in the past?

Statement cycles will remain the same. You will receive a partial statement with interest accrued and paid on September 16.



Reach Your Goals With The Right Personal Savings Account

Calumet County Bank Account Name

State Bank of Chilton Account Name

- Premium Savings
- Certificate of Deposit 1 or 2 year fixed
- Education Savings
- IRA 1 or 2 year Fixed rate Roth and Traditional

- Premium Savings
- Certificate of Deposit
- 1 Year Education Savings
- IRA 182 day-5 year Fixed Rate Roth and Traditional

CDs & IRAs

CERTIFICATES OF DEPOSITS (CDS), INDIVIDUAL RETIREMENT ACCOUNTS (IRAS), COVERDELL EDUCATIONAL SAVINGS ACCOUNTS

What will happen to my CD?

Your CD will stay the same. State Bank of Chilton will honor all current CD rates and terms through the date of maturity. We have modified your account number slightly to accommodate the requirements of our system. This will not affect you, but you may notice the altered number when you view your deposit in Online Banking.

What do I do with my paper certificate for my CD?

You may retain your certificate for your records.

What will happen to my retirement plan?

Individual Retirement Accounts (IRAs) will transfer with the same rates and terms. The plan types will not change. We have modified your account number slightly to accommodate the requirements of our system. This will not affect you, but you may notice the altered number when you view your deposit in Online Banking.

What will happen to my Coverdell Educational Savings Account?

Coverdell Educational Savings Accounts (ESAs) will transfer with the same terms. The plan types will not change. Contact us for current rates. We have modified your account number slightly to accommodate the requirements of our system. This will not affect you, but you may notice the altered number when you view your deposit in Online Banking.

Will my loan account number change?

Yes, to accommodate the system requirement for a 10-digit number, we have slightly modified your account number. The majority of your modified number will be familiar to you and this change will not affect the continued servicing of your loan.

Will my rates change?

No. The rate you pay on your loan or mortgage will be honored by State Bank of Chilton and guaranteed through the terms of your agreement. After those terms have expired, you may apply for a similar State Bank of Chilton product.

Will there be a change in how I make my loan payment?

No. The address where you send your loan payment will not change. Your loan payment due date will remain the same.

I have my loan payment automatically deducted from my checking account. Will this service continue?

Yes. The date the loan payment is deducted, as well as the terms and conditions of your loan, will remain the same.

Will I be able to continue to use my Debit card for my Home Equity line?

You may continue to use your Debit card with your current Home Equity Line until September 19. We have contacted you with options for connecting your Home Equity Line to a checking account to allow you to continue using a debit card to access your account and/or to access your Home Equity Line with checks drawn on either a linked checking account or as a direct draw from the loan

How will tax reporting be handled with the form 1098?

Interest paid in 2016 on all loan accounts will be reported by State Bank of Chilton.

Will I receive a new Credit Card to replace my Calumet County Bank Credit Card?

No. You are able to continue using your Calumet County Bank Credit Card until the expiration date at which time you will automatically be reissued a new State Bank of Chilton Credit Card.

BUSINESS ACCOUNTS

CHECKING, SAVINGS & MONEY MARKET

If your Calumet County Bank account is called ...

Your State Bank of Chilton account will be called ...

Non-Personal Comm Checking.....	SBC BIZ Advantage
Small Business Checking	SBC Small BIZ
Non-Personal NOW	SBC BIZ Choice
Non-Personal Comm MMDA	SBC BIZ Money Market
Non-Personal Comm Savings	Business Savings
Non-Profit /Org Checking	SBC Small BIZ
Public Funds NOW	SBC BIZ Choice
Public Funds MMDA	SBC BIZ Money Market
Public Funds Savings	Business Savings

See Change in Terms booklet for details

CHECKING, SAVINGS & MONEY MARKET...CONTINUED

Will my checking account number change?

At this time, we expect your account number to remain the same. If there are any changes required, a communication will be provided in a timely manner, along with detailed instructions to ensure a smooth transition.

What will happen to my checks and deposit slips?

You may continue to use your same accounts, checks and deposit slips. We will strive to make your transition as simple as possible and will not require you to order new checks.

If I write a check before September 19 and it doesn't clear until after the conversion, will it be paid?

Yes. All Calumet County Bank checks will be sent to State Bank of Chilton. If the funds are available in your checking account, the checks will be paid.

Will I need to change my direct deposit or direct payment program?

No. If you receive ACH direct deposits into your accounts, you will not notice any disruption of service. There is nothing you need to do, as your deposits will automatically be transitioned to your State Bank of Chilton accounts upon conversion. Customers using Business Internet Banking will be contacted in advance of conversion to begin setup of your company in State Bank of Chilton's Business Online platform.

Will I receive my account statement on the same day I did with my Calumet County Bank account?

Statement cycles for business accounts will not change. You will receive a partial checking account statement with any activity on the old platform up until September 16. If interest is accrued it will be paid on September 16.

Will I need to change any automatic debits or bill payments that come out of my account?

No. Your automatic payments and online bill payments will transfer to State Bank of Chilton making the transition easy and convenient.

Will I need to change any automatic debits or recurring payments that I've set up with my debit card?

Yes. If you have automatic payments set up directly with your Calumet County Bank debit card, you will need to revise those payments starting September 16, using your new State Bank of Chilton Debit Visa, which will have a new debit card number. More information will be provided with your new debit card to help you with this transition.

COMMERCIAL LOANS & LINES OF CREDIT

Will my loan account number change?

At this time, we expect your account number to remain the same. If there are any changes required, a communication will be provided in a timely manner, along with detailed instructions to ensure a smooth transition.

Will my rates change?

No. The rate you pay on your loan or line of credit will be honored by State Bank of Chilton and guaranteed through the terms of your agreement. After those terms have expired, you may work with your Commercial Lender who will determine what new terms and rate we may be able to offer you.

Will there be a change in how I make my loan payment?

No. The address where you send your loan payment will not change. Your loan payment due date will remain the same.

I have my loan payment automatically deducted from my business checking account. Will this service continue?

Yes. The date the loan payment is deducted, as well as the terms and conditions of your loan, will remain the same.

How will tax reporting be handled with the form 1098?

Interest paid in 2016 on all loan accounts will be reported by State Bank of Chilton.

FDIC Insurance Coverage

If you had accounts at both State Bank of Chilton and Calumet County Bank, you may be affected by a limitation of FDIC insurance coverage due to the merger. For clients who currently maintain accounts at both banks:

1. Your converted deposit accounts will be separately insured from any accounts you already have at Calumet County Bank for six months after June 1, 2016. For example: on June 2, 2016, separate insurance coverage started and will continue until December 2, 2016.
2. For time deposits, the separate deposit insurance will continue until the first maturity date after the expiration of those six months. Please refer to the exceptions below.
3. During this 6-month time period, the depositor must rearrange their deposits, if necessary, to maintain appropriate levels of FDIC insurance coverage.

Exceptions that apply to time deposits:

Time deposits that mature within the 6-month period and are renewed for the same amount with or without accrued interest added to the account AND the same term as the original deposit will continue to have separate insurance coverage until the next maturity date.

- For example: The 6-month extension period expires December 2, 2016. Jane Doe’s CD matures November 15, 2016, within the 6-month period. Jane Doe does not make any changes to this account and lets it renew automatically. Jane will receive separate insurance coverage until her NEXT maturity date. Time deposits that mature within the 6-month period and are renewed for a different term or amount will not be insured separately after the 6-month period expires.
- For example: The 6-month extension period expires December 2, 2016. John Doe’s CD matures November 15, 2016, within the 6-month period. John Doe changes the term of the CD. John’s separate insurance coverage would end on December 2, 2016, at the end of the 6-month period.

If you have specific questions, please refer to the FDIC’s website (www.fdic.gov), telephone information center 1.877.ASK.FDIC (1.877.275.3342) or contact us at (866)742-2823.

ONLINE BANKING

Let Us Help You With Your Banking Needs...

Online banking from State Bank of Chilton can save you time, money and stress. Contact Us today to learn how to get started with easy online banking and to learn more about how we can help you.



Calumet County Bank is now part of the State Bank of Chilton family.

Calumet County Banking customers can login by clicking below.

LOGIN

LEARN MORE

LOGIN TO ONLINE BANKING

*Username

*Password

Personal

Login SIGN UP FOR ONLINE BANKING

Other Logins

Miscellaneous Fee Schedule

Account balancing assistance	\$20 per hour
Account closing within 90 days	\$10 [†]
Account research	\$20 per hour
Amortization schedule	\$10
Bank check	\$2
Cashier's check	\$2
Certified check	\$10
Check cashing (non-customer)	\$5
Check collection	
Customer	\$5
Non-customer	\$10
Check copy	\$3
Check printing	price varies
Fax transmittal (sending & receiving)	
Customer	\$3 per page
Non-customer	\$4 per page
Foreign currency (purchasing & exchanging)	\$5 + shipping
Legal notice (garnishment, levy, attachment)	\$25 per hour
Overdraft fee	\$20 per day [‡]
Photocopies	25¢ per page
Replace ATM Card/Visa Check Card	\$5
Replace Statement	\$3
Return deposited check	\$5 per return
Return item fee	\$20 per item ^{##}
Securities purchase	\$50
Special handling of checks	40¢ per item
Stop payment	\$15 (all items)
Overdraft transfer fee	\$5 per transfer
Wire Transfers (incoming and outgoing)	
Domestic wire transfer	\$15
Foreign wire transfer	\$35

[†] Fee does not apply to SBC FREE account

[‡] Applies to overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.

^{##} Includes the return of checks, in-person withdrawal, or other electronic means as applicable

Please reference the Terms and Conditions booklet for specific changes to the fees.

LOCATIONS

CHILTON OFFICE

26 East Main Street
Chilton, WI 53014

P: (920) 849-9371
ATM Available

LOBBY HOURS:

M-TH 8:00 am • 4:00 pm
Friday 8:00 am • 6:00 pm

DRIVE-UP HOURS:

M-TH 8:00 am • 5:00 pm
Friday 8:00 am • 7:00 pm

BRILLION OFFICE

103 North Main Street
Brillion, WI 54110

P: (920) 756-2181
ATM Available

LOBBY HOURS:

M-TH 8:30 am • 4:00 pm
Friday 8:30 am • 5:00 pm

DRIVE-UP HOURS:

M-TH 8:00 am • 5:00 pm
Friday 8:00 am • 6:00 pm

MILWAUKEE OFFICE

7155 N 76th Street
Milwaukee, WI 53223

P: (414) 358-9371

LOBBY HOURS:

M-F 9:00 am • 5:00 pm

DRIVE-UP HOURS:

M-F 9:00 am • 5:00 pm

SHERWOOD OFFICE

W443 Veterans Avenue
Sherwood, WI 54169

P: (920) 989-2781
ATM Available

LOBBY HOURS:

M-F 9:00 am • 5:00 pm

DRIVE-UP HOURS:

M-TH 8:30 am • 5:00 pm
Friday 8:30 am • 6:00 pm

STOCKBRIDGE OFFICE

401 W Lake Street
Stockbridge, WI 53088

P: (920) 439-1414
ATM Available

LOBBY HOURS:

M-TH 8:00 am • 4:00 pm
Friday 8:00 am • 7:00 pm

DRIVE-UP HOURS:

M-TH 8:00 am • 4:30 pm
Friday 8:00 am • 7:00 pm

Additional ATM Locations

Arien's Company

1555 W. Ryan St. • Brillion, WI 54110

Tadych's Econofoods

109 S. Main St. • Brillion, WI 54110

Arien's Company

655 W. Ryan St. • Brillion, WI 54110

Dick's Foods

W647 Knight Dr. • Sherwood, WI 54169

Truly
Local

STATE BANK of CHILTON

A trusted partner since 1891

Corporate Office & Main Branch

26 E Main Street
P.O. Box 149
Chilton, WI 53014-0149

Toll-free: (866) 742-2823
P: (920) 849-9371 • F: (920) 849-9696