

## ***Frequently Asked Questions***

### **Q. Is my money really safe?**

- A. Absolutely. Your deposits are fully protected by the FDIC up to the maximum allowed by law. In addition, they are backed by the full strength of Tri City National Bank, which remains one of the most highly-capitalized banks in the U.S.

### **Q. Will I be served by the same branch staff?**

- A. You'll see the same friendly faces at all former Bank of Elmwood branches – and you'll meet some new Tri City Bankers as well.

### **Q. Will branch hours or special services change?**

- A. Only for the better! Eventually the Superbank inside the Piggly Wiggly on Erie Street will have hours expanded to 8:00PM seven days a week – the same hours 23 other Tri City banks inside local Pick 'n Save stores offer their customers.

### **Q. How will my checking, savings, money market and club accounts be affected?**

- A. At this time, the terms and conditions of these types of accounts will remain unchanged. We will keep you well informed in advance of any changes that might occur as we complete the transaction.

### **Q. How will my CD's be affected?**

- A. There will be no adjustments to CD rates or maturities for local depositors.

Certain CD's from investment brokers and certain Quickrate® CD's originated via the internet from areas outside Wisconsin with Annual Percentage Yields (APYs) greater than or equal to 2.5% will have a rate adjustment. These CD's will earn the APY equal to that currently paid by Tri City National Bank on its three month CD (currently 0.1%).

You have the right to withdraw your funds without penalty until your deposit matures or you renew or extend your deposit with Tri City National Bank.

### **Q. Will I continue to receive my direct deposits?**

- A. Yes, these deposits will arrive at the usual time and will be available to you on your regular schedule.

### **Q. Will Tri City National Bank be managing my loan as well?**

- A. Yes, you should continue to make your loan payments at the same time and in the same manner as you do today. You may still make loan payments at any former Bank of Elmwood branch, via auto-deduction, or by mailing a check to the usual address.

### **Q. I was in the process of applying for a loan at the Bank of Elmwood. What happens now?**

- A. The application will be suspended and you can reapply for a loan at Tri City National Bank. Contact a Tri City National Bank loan officer for details.

### **Q. What happens to my safe deposit box?**

- A. You can access your safe deposit box as usual; no special action is required on your part.

### **Q. I have deposits at both Bank of Elmwood and Tri City National Bank. Will my funds still be FDIC insured?**

- A. Yes, your accounts will continue to be insured separately for the next six months, which will give you plenty of time to make any adjustments necessary so that your funds are fully protected. CD's are insured separately until maturity. Ask us for assistance.

### **Q. When will I be able to start using Tri City National Bank banking offices?**

- A. As we get ready to complete the transition in several months, you'll receive a package describing your new accounts in detail. At that time, we'll let you know when you'll have access to the entire Tri City National Bank network of banking offices.

### **Q. I have a question that wasn't addressed here. How do I find an answer?**

- A. As a first step, speak with the bankers at your former Bank of Elmwood branch or email your questions to [customersupport@tcnb.com](mailto:customersupport@tcnb.com), and you'll receive a detailed reply in 24 hours or less. Finally, be sure to visit [www.tcnb.com](http://www.tcnb.com) on a regular basis. We will be providing periodic updates as well as answers to common questions, so you can always feel comfortable and confident about your transition to Tri City National Bank accounts and services.