



WELCOME

The time has come for **Bank Mutual** to fully join **Associated Bank**, and we're excited to welcome you to our banking family in the upcoming days.

In order to assist you with your transition to Associated Bank, we wanted to remind you of some informational resources, important details and action items that may affect you, and key dates.

SEE INSIDE >>

IMPORTANT NOTE

There are three items from the April communication that we would like to clarify:

1. Business Account Disclosure Document, page 37, Business/Nonprofit/Public Funds/Money Market — the average monthly balance to avoid a monthly maintenance fee is listed as \$10,000. The average monthly balance is \$5,000 and was accurately provided in the Business Deposit Product Guide you received.
2. Business Account Disclosure Document, page 44, Commercial Analyzed Fee Schedule — ACH Credit and ACH Debit are listed at \$0.25. The correct amount is \$0.30 and there will be no change from your current charge.
3. Business Deposit Product Guide, page 16, Certificates of Deposit (CDs) — Jumbo CDs will no longer convert to a savings account at maturity; therefore do not accrue interest after maturity.

Important details & action items



Banking During Transition Weekend: On Friday, June 22 at 3 p.m. CT all services will be transferred from Bank Mutual to Associated Bank and available for you on Monday, June 25. All files that need to be processed and decision items that need to be made, must also be completed by 3 p.m. CT on Friday, June 22.

Branch Locations: All Bank Mutual branch locations will be closing at 3 p.m. CT on Friday, June 22. Please be aware that your closest location may change after the transition is complete on Monday, June 25. Visit AssociatedBank.com/BankMutual for a fully updated list.

ATMs¹: You'll continue to have surcharge-free access to Associated Bank ATMs (and remaining Bank Mutual ATMs). ATMs at Bank Mutual branch locations that are permanently closing will be unavailable starting on Friday, June 22 at 1 p.m. CT.

Online and Mobile² Banking: Bank Mutual online banking services will be unavailable starting at 3 p.m. Friday, June 22. Your account information will be available through Associated Bank starting Monday, June 25. Look for separate communications, including online banking instructions prior to Friday, June 22.

- Prior to Bank Mutual systems becoming unavailable on Friday, June 22 at 3 p.m. CT, we recommend that you save any bank statements, reports or transactional information for historical purposes.
- **Treasury Management Clients:** If you have not logged in to your business online banking in the last 13 months (as of May 1), you will not be converted to Associated Connect.

Checking, Savings and Other Deposit Accounts: Unless we notify you otherwise, your account number will not change. As of Monday, June 25, your accounts will have transitioned to the Associated Bank accounts noted in the information you received in April. You can continue to use existing Bank Mutual checks until your existing supply is used.

Debit / ATM Cards: You will receive your new Associated Bank debit or ATM card(s) in mid-June. Beginning Saturday, June 23, activate your card(s) using the instructions that come with the card. Your card numbers will change, so you'll need to update any saved card information, such as with online merchants. Please begin using your Associated Bank card on Saturday, June 23.

Credit Cards³: You will receive your new Associated Bank credit card(s) in July. Once you receive your card(s), activate it following the instructions on the card. Your card number will change so you'll need to update any saved card information, such as with online merchants.

Business Loans and Lines of Credit: You will receive a new loan number, which will appear on your loan billing notices generated after Saturday, June 23. Electronic ACH payments to your loan will transfer upon conversion to Associated Bank after Saturday, June 23. No action is

Business Loans and Lines of Credit (Cont.):

required. If your automated loan payment originates from a financial services organization other than Bank Mutual or Associated Bank, it will also be transitioned the weekend of June 22. You may need to contact that institution to ensure proper conversion of the payment.

Multiple Statements: You will receive two bank statements in June. The first statement will come from Bank Mutual and will encompass all your activity through Friday, June 22. The second statement will come from Associated Bank and will comprise of your activity from June 23-30. In addition, you will receive a single billing statement for the month of June in mid-July.

New Business Account Billing and Fee Schedules: For all deposit checking products, with the exception of Analyzed Checking, your account will be billed utilizing Associated Bank's business account fee schedule as of Friday, June 1.

Remote Deposit:

- We will be in contact with you to set up a private installation appointment for our Remote Deposit platform. For more information and necessary steps to set up Remote Deposit, please visit AssociatedBank.com/BankMutual/TreasuryManagement to download the Remote Deposit Conversion Guide.
- Historical information from Bank Mutual will no longer be accessible. We recommend you run any reports or download images you may need for future use.

Details for Foreign Wires Processed in US Dollar (USD):

By Monday, June 25, provide these instructions to your overseas vendor sending USD wires from foreign institutions to avoid funds delay.

Beneficiary Bank: 075900575
(Line 57A): ABGBUS44
Associated Bank N.A.
200 N Adams St
Green Bay, WI 54301

Trade Services: All Letter of Credit (Standby, Import & Export) and Documentary Collection (Import, Export & Direct) inquiries can be directed to:

Associated Bank, N.A.
c/o Trade Services, MS7059
2870 Holmgren Way
Green Bay, WI 54304 USA
Tel: 800-230-5506
Fax: 920-327-6040
InternationalBanking@AssociatedBank.com

For wire instructions on currencies other than USD or for questions formatting an international wire, please contact Associated Bank Capital Markets at 866-524-8836.

1. Associated Bank and MoneyPass ATM access is free for Associated Bank customers only when you withdraw funds up to the amount of your available balance. ATMs outside of the Associated and MoneyPass networks may charge a fee. In addition, Associated Bank may charge a non-Associated ATM fee, and balance inquiry fees may apply. For Associated Bank Elite Checking customers only, non-Associated ATM fees will not be charged when using a non-Associated Bank ATM. MoneyPass is a registered trademark of Elan Financial Services.

2. Associated Bank does not charge a fee to use our mobile banking and text banking services. Message and data rates may apply. Check your carrier plan for details. Visit AssociatedBank.com/Mobile for Associated Bank Mobile Terms and Conditions.

3. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and American Express.

Deposit and loan products are offered by Associated Bank, N.A. Loan products are subject to credit approval and involve interest and other costs. Please ask about details on fees and terms and conditions of these products. Property insurance and flood insurance, if applicable, will be required on collateral. Member FDIC. Equal Housing Lender. (6/18) 0129_11509



JUNE 2018 / Key dates

SUNDAY
17

MONDAY
18

TUESDAY
19

WEDNESDAY
20

THURSDAY
21

FRIDAY
22

SATURDAY
23

You will receive your Associated Bank business online banking communications this week.

At 3 p.m. CT online banking and Treasury Management services will be unavailable.

Bank Mutual **branch locations close** at 3 p.m.

TRANSITION WEEKEND
Online banking and Treasury Management services remain unavailable.
Bank Mutual locations will remain closed.

SUNDAY
24

MONDAY
25

TUESDAY
26

WEDNESDAY
27

THURSDAY
28

FRIDAY
29

SATURDAY
30

TRANSITION WEEKEND
Online banking and Treasury Management services remain unavailable.
Bank Mutual locations will remain closed.

>> Welcome to Associated Bank!



Remaining Bank Mutual **branches re-open** as Associated Bank.
Log into online banking at AssociatedBank.com using your username & temporary password.
Validate all account and service information is correct.
Remote Deposit implementation appointments begin Monday, June 25 and run throughout the week.





Questions? We're here for you!

Visit your dedicated website at
[AssociatedBank.com/BankMutual](https://www.associatedbank.com/BankMutual)
for more information.

Bank Mutual products and services:

800-261-6888

Monday-Friday from 7 a.m. – 6 p.m. CT
Saturday from 8 a.m. – 12:15 p.m. CT
(Saturday, June 23: available from 8 a.m. – 5 p.m.)

Associated Bank business products and services:

800-728-3501

Available 24/7/365

Treasury Management Clients

Visit **[AssociatedBank.com/BankMutual/TreasuryManagement](https://www.associatedbank.com/BankMutual/TreasuryManagement)** for a full overview of Associated Bank's Treasury Management product and service information.

And don't forget, we have a dedicated **Treasury Management Customer Care team** available 24/7/365 at **800-270-2707**.

Please reach out to Treasury Management Customer Care or your relationship team with any questions.