

August 18, 2016

Dear Valued Customer:

Previously we shared the exciting news that Calumet County Bank has joined State Bank of Chilton to serve you as one local, community bank. Your account(s) at Calumet County Bank will be transferred to State Bank of Chilton's core system on September 19, 2016.

We are pleased to share the enclosed materials with you as we prepare to transition your banking relationship in the coming weeks. After the transition, you'll be able to bank at any of State Bank of Chilton's five convenient locations.

We encourage you to review and retain the enclosed transition-related materials to assist in a smooth conversion to State Bank of Chilton. You may also receive additional communication from us that will help you transition online services, debit cards, and loan servicing.

1. **Important Dates Schedule** - summarizing the significant dates that may affect your account/s during the transition process.
2. **Welcome Guide** - introducing you to State Bank of Chilton and providing you with important information regarding the transition of your account(s).
3. **Change in Terms Booklet** - describing important changes that will be made to your account(s) as well as the State Bank of Chilton agreements that will govern your accounts on and after September 19, 2016.

As we welcome you to the State Bank of Chilton family, we want to thank you for your business. If you have any questions, we are here to help. Simply stop by an office, call us at (800)236-2262, or visit [www.statebankofchilton.com](http://www.statebankofchilton.com) for more answers and the latest information about this merger.

Sincerely,



Laura J. Hoerth  
Executive Vice President  
State Bank of Chilton

Enclosures (3)