



Dear Valued Customer,

As you may know, Mitchell Bank has entered into an agreement to sell its assets and liabilities to First Federal Bank of Wisconsin. This means any deposit and loan accounts you have with Mitchell Bank will be transferred to First Federal Bank of Wisconsin.

Currently, there's nothing you need to do. In the next couple of months, you will be receiving information including a comprehensive, easy-to-follow guide that will provide details about the conversion. To ensure we get you all pertinent information, please contact your Mitchell banker at your convenience to be sure we have your accurate contact information on file, including address, email address and telephone numbers, and rest assured, we will take good care of you. Please watch for these important communications.

Since 1922, First Federal Bank of Wisconsin has been a trusted bank in its communities and our community bank approach has never changed. A financially strong, full-service financial institution, First Federal Bank of Wisconsin lives the "Community Bank Difference" giving our customers quick local decision making and a great customer experience, while providing a strong commitment to the communities we serve.

Mitchell Bank has been honored to provide many years of dedicated service to the families and businesses of Milwaukee and is confident this will continue with First Federal Bank of Wisconsin. As part of this transition, the friendly, knowledgeable Mitchell Bank employees you work with today will continue to serve you.

Thank you for your continued loyalty and trust in our institutions. Please watch for additional information over the coming months.

Sincerely,

A handwritten signature in black ink, appearing to read "Edward H. Schaefer".

Edward H. Schaefer
President and CEO
First Federal Bank of Wisconsin

A handwritten signature in black ink, appearing to read "Thomas J. Hart".

Thomas J. Hart
President and CEO
Mitchell Bank