



NOTICE TO HOLDERS OF INDIVIDUAL RETIREMENT ACCOUNTS

Dated: December 1, 2020

Dear IRA Customer:

As you likely know, the custodian of your Individual Retirement Account ("IRA"), Mitchell Bank (the "Bank"), has entered into a Purchase and Assumption Agreement with First Federal Bank of Wisconsin ("FFBW"), whereby all of the deposit accounts of the Bank will be acquired and assumed by FFBW.

In light of the foregoing, we are providing you the required notice that the Bank is resigning as custodian of your IRA, effective upon consummation of the transaction described above. The sale to FFBW will occur on or around December 31, 2020. Should you desire to transfer your account to a custodian other than FFBW, you may provide the Bank with instructions as to the transfer of your IRA. Any transfer instructions should be sent to:

Barbara Muth
Mitchell Bank
1039 West Historic Mitchell Street
Milwaukee, WI 53204

Please be advised that your IRA will be transferred to FFBW at closing, unless we receive different instructions from you within thirty days of the date of this letter. Feel free to call Barbara Muth at 414-385-5066 with any questions or concerns related to this Notice. We have appreciated the opportunity to serve you.

Best regards,

Thomas Hart
President