

Dear neighbors,

“Go Local”

Another year is coming to an end and there is much to be thankful for. As we reminisce on the past year and focus on the opportunities to come, we stay optimistic that our local economy thrives on consumers to “go local”. I’ve read where our “economic crisis” is often compared to the “Great Depression”, and the irrational pessimism that goes along with it. And there is no doubt that watching the hourly fluctuation of the real estate market can cause you to be discouraged. Today’s real estate market is different than yesterdays, and will be different than tomorrows, so stay encouraged. No matter how the market changes, people will always need a place to live.

Community Pride

It’s important now, for consumers to realize the litany of benefits that come with banking with a community bank, including a relationship-based banking experience, superior customer service, and the pride that comes with reinvesting in one’s community. As your community bank, we thrive when our customers and communities do the same. So taking care of our customers and looking out for the best interest of our community is ingrained in the way that we conduct our business each and every day.

Your Community Bank

We continue to offer fixed rate loans that are serviced by the Bank of Mauston. And most importantly, your loan starts here and stays

here. When you bank with us, it’s a comfort that’s expressed to me as, “reassured security”. There is a sense of trust when talking with a community banker who lives and works in the same community you do, instead of multiple states away. It’s a hometown investment you can be proud of. As we gracefully enter into the new 2012 year and celebrate the bank’s 80th birthday, I say thank you, and look forward to the next 80 years serving as your community bank!



*Bob Fait
President
The Bank of Mauston*

Individual Retirement Account (IRA) and Health Savings Accounts (HSA)

A New Year...A Healthier You!
Take care of your future today by opening an Individual Retirement Account (IRA) and/or a Health Savings Account (HSA) with The Bank of Mauston!

Advantages of IRAs

- Contributions are tax deductible
- Your money grows tax deferred
- Helps you to save money
- IRAs are more flexible than 401(K)'s with more freedom over your investments

Advantages of HSAs

- Provides triple tax savings
- Your contributions earn interest

- Security against high/unexpected medical bills
 - Flexibility/Control of account
 - There is no “use it or lose it” rule
- Contact one of our Customer Service Representatives Today! “Helping Our Community Grow!” One Life Savings at a Time!

Message from our Loan Officer - First Time Home Buyers

WHEDA Advantage

The Wisconsin Housing and Economic Development Authority (WHEDA) was created in 1972 by the Wisconsin Legislature as an independent authority, not a state agency. WHEDA works closely with lenders, developers, local government, nonprofits, community groups and



others to implement its low-cost financing programs. The Bank of Mauston is currently a loan originator that transfers servicing to WHEDA. WHEDA provides low-cost, fixed interest rate mortgages to low- and moderate-income individu-

als and families to purchase their first home.

The FEATURES AND BENEFITS include:

- Low-cost, 30-year fixed interest rate
- Low down payment
- Finance home repairs
- Job loss mortgage payment protection



Tech Tips - Coming Soon! A New Look to Online Banking!

The end of 2011 brings with it changes to the way online banking at The Bank of Mauston will look and act. Some of the changes include:

- Stronger password requirements to access your online banking account for better security
- More alerts available to you to be sent to your email (examples – your account dips below a certain \$ amount, a debit transaction was initiated, and many more)
- More features regarding your profile and account access, including securely messaging the bank if you need further assistance.

The PROGRAM REQUIREMENTS include:

- Must be a first-time home buyer with good credit and an income to support a monthly mortgage payment.
- Income and purchase price limits do apply.
- Pre-purchase home buyers' education is required.
- Property must be owner occupied.

WHEDA programs fundamentally do not rely on tax dollars. Instead, proceeds from the sale of revenue bonds fund financing programs that help stimulate affordable housing and economic development throughout the state. As a WHEDA Advantage lender, we are able to help you get into a home sooner, with a mortgage you can afford long term.



Sandy Linsmeyer
Loan Officer

Reference: Wisconsin Housing and Economic Development Authority (WHEDA). For more information, visit www.wheda.com.

Happy New Year!

We look forward to seeing you at the Bank of Mauston in 2012

The Bank of Mauston realizes the importance of online information security and wants to remind all of our customers:

- We will NEVER contact you to obtain your online banking username or password whether it is by phone, email or text message.
- If possible, do not access your online banking account from a public computer. If you must, make sure you DO NOT select "remember this computer" when logging on, and be sure to log off of the banking website completely when you are finished.
- If you suspect your online account has been compromised or there is unauthorized activity on your account, call the bank as soon as possible at 608-847-6200 or any of our branch locations.

A New Year...A New You!

**Central Insurance
Services Inc.***



A New Year is a time to get organized and update calendars, personal planners, new goals, and bring in a new year! It's a time to reflect on the changes you desire to make, and a chance to follow through on those changes. As you make new plans and contemplate on New Year's resolutions for 2012, take time to reflect on the assets you are trying to protect. It's just as important to take a second glance at your insurance policies as you organize your life in the New Year. Take a closer look at:

Your Life Insurance. Bad things happen to good people, and it's smart to be prepared for the unknown. Bring in the New Year with peace of mind with a new life insurance policy.

Your Home Insurance. Your valuables are valuable to us. Make sure your home policy is protected with "replacement

value". Consider scheduling items such as jewelry, guns, and other personal valuables within your home.

Your Auto Insurance. Do you need to update your auto policy? There are different car insurance coverages to ensure you're properly protected.

Your Umbrella Insurance. Don't forget to review your liability coverages. Purchasing umbrella coverage is one of the smartest things you can do for you and your family's future. This policy provides additional liability coverage above the limits of your auto and homeowner's policy.

Making new changes to improve your overall health, finances, and lifestyle is smart! Ask Central Insurance Services today how you can better protect yourself, and start the New Year with peace of mind, by calling 608-847-6750, or stop by the office located in The Bank of Mauston 503 State Rd 82E, Mauston.

Disclaimer:

** Insurance products are not a deposit or other obligation of, or guaranteed by the bank and are not FDIC insured.*

Premier Club



The Bank of Mauston Premier Club is designed for individuals 55 years of age or better. The Premier Club has special privileges, such as travel programs and special events, health screenings, seminars, and specials to receive discounts at area merchants. Take advantage of this exceptional program today!

Upcoming Events:

March 3-11, 2012 – New Orleans – A 9 day/8 night trip including 4 nights in New Orleans. Includes 14 meals, tours of New Orleans and a historic plantation, riverboat cruise on the mighty Mississippi, free time at the French Quarter, bus driver tips and much more. Priced right at only \$729 per person based on double occupancy. Come experience the "Big Easy" and enjoy the Cajun and Creole cuisine.



Please sign up early for all activities, as most fill up very quickly. For a calendar of Premier Club Activities check out our website at www.bankofmauston.com or to sign up for events, contact Barb at 608-847-6200 or stop in any location.



Barb Moore
Premier Club
Coordinator

Paul R Coggins

***CERTIFIED
FINANCIAL
PLANNER™**



With interest rates on Certificates of Deposit, Money Markets and Savings Accounts at historical lows, many people are feeling helpless as to where to invest their money. The stock market is up one day, and down the next, and global markets are scaring people to say the least. So what are we to do?

To further complicate the matter, people are living longer today than they did 30 years ago. This makes retirement planning more difficult. The government is telling us that there is no inflation, but we all know the real cost of living is going up at a dramatic pace. Health care costs are sky rocketing, food, gas and utilities are increasing, and our retirement income is shrinking, along with current interest rates.

The answer is not to stick your head in the sand and hope it gets better. There are options for investing, to get real returns on your investments. Simple processes, like dollar cost averaging, proper asset allocation, laddering of bonds and mixing in certain fixed investments, can provide you with better income and the potential for a growing retirement income.

Call me today at 608-847-2558 to set up a free financial consultation. Let me help you improve your retirement income, understand your investments, and stop wondering what to do now.

** Paul Coggins is a financial representative of SII Investments, Inc., (SII) member FINRA/SIPC a Registered Investment Advisor, is not affiliated with Bank of Mauston. Securities and advisory services offered through SII are "not insured by the FDIC or any other Federal Government Agency, not a deposit or other obligation of, or guaranteed by any bank or its affiliates" subject to risks including the possible loss of principal amount invested. BOM Investment Group and SII Investments, Inc. are separate and unrelated companies.*

From Our Kitchen to Yours

Healthy Snack for a Super Bowl Party

1 Can Dark Red Beans	½ Cup of Canola Oil
1 Can of Light Red Beans	½ Cup Chopped Red Onions
1 Can Black Beans	1 Chopped Green Pepper
1 Can of Hominy	2 Tablespoons Sugar
½ Cup of white vinegar	Scooped Chips of Your Choice

Take 1 can of light red beans, 1 can of black beans, 1 can of hominy, 1 can of dark



red kidney beans. Drain and wash until the water runs clear. Take ½ cup white vinegar, ½ cup canola oil, ½ cup chopped red onions, 1 chopped green pepper, 2 tablespoons sugar. Mix all together and serve with scoop chips of your choice. Makes approximately 2 quarts. Enjoy!

By: Cathy Kennon, Loan Processor, The Bank of Mauston (main bank)

The Bank of Mauston's New Faces in 2011

Holly Winch/HLT-M	04/11/2011
Chris Delange/PT HS student	06/07/2011
Curcinda Young/FT CSR Dells	07/06/2011
Amy Piepelow/PT CSR Dells	07/11/2011

Deadline Nears For End of Paper Savings Bond Sales

U.S. Savings Bonds are going paperless effective, January 1, 2012! You can buy electronic savings bonds safely, 24/7, through TreasuryDirect: www.treasurydirect.gov <<http://www.treasurydirect.gov>. If you have any questions, please contact a Customer Service Representative at The Bank of Mauston to walk you through the process.



Accomplishments & Awards in 2011

Proven Performers Award

The Bank of Mauston was awarded the 2011 Proven Performers Award, recognizing the outstanding sustained performance over the past five years ending December 31, 2010. Only 167 institutions nationwide qualified as a 2011 Proven Performer. Qualifications include success in managing profitability, growth, and risk during an unprecedented period of the banking industry.



Community Banker of the Year Award

Community Banker of the Year Award was awarded to our very own, Bob Fait. This prestigious award is in recognition of his outstanding effort in service to The Bank of Mauston, to our community, and to the banking profession. Congratulations!



We're on facebook, the web & have RSS feeds to keep you up to date.

THE Bank OF mauston

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