



A Message from our President



I hope you are staying healthy in the midst of the pandemic crisis our world is experiencing. We are living through unprecedented and challenging times. Despite the challenging times, it is important to take the time to appreciate the good things. While COVID-19 has caused us to maintain our social distance, it is critical for us to stay emotionally connected and to focus on what matters most... people. I am thankful for our Bank of Mauston staff as I watch all of them continue to work hard to find new ways to assist our customers. From navigating SBA programs with our business customers to taking extra time on the phone to answer questions or assist with our 24/7 banking solutions, they come to work with smiling faces, ready to serve our customers in an ever-changing environment! This crisis only deepens our commitment to bring the full resources of our products and services and the expertise of all our employees, to our customers and communities. Bank of Mauston will continue to work hard to do the right thing for our employees, our customers and the communities we serve. Stay well and thank you for choosing Bank of Mauston.

Mike Lindert, President

Banking and COVID-19

Bank of Mauston is dedicated to serving its communities and ensuring all consumers have access to financial services. COVID-19 has and will continue to change how people do things, banking is no exception. From providing technology to help you bank from anywhere to acting as your resource for Small Business Administration loans, we are here to help!

We strongly recommend you take advantage of our mobile, online, and telephone banking options. You can:

- Check account balances
- Transfer funds
- Make mobile deposits
- Make payments via Bill Pay
- Register for e-Statements
- Find branch locations
- Check deposit interest rates
- Utilize loan calculators
- Start the loan application process

We are inundated with new information everyday, and some of it is good news! The US Senate passed the Coronavirus Aid, Relief and Economic Security Act (CARES Act) which can be helpful to individuals as well as businesses.


There are provision to provide cash payments to individuals. There are several provisions regarding Individual Retirement Accounts (IRAs) including waived fees for some premature withdrawals, more flexible rules concerning loans from IRAs, and waived required minimum distribution requirements. There is even an allowance for charitable contributions when determining adjusted gross income.

The largest business provisions involve loans through the Small Business Administration (SBA).

Bank of Mauston is a delegated SBA lender and will work with you through the application process for these loans. The two main loans are currently:

- Economic Injury Disaster Loan (EIDL)
- Paycheck Protection Program (PPP)

Depending on your business situation, one or both of these programs could be a good resource to get you through this challenging financial landscape.

We are all in this together. You can rest assured that during this challenging time, banks remain the best place for their money and financial service needs. 

Avoid Coronavirus Scams

Unfortunately, scammers are taking advantage of people's fears of this novel virus. The Federal Trade Commission ([FTC](https://www.ftc.gov)) is a great resource to learn about fraud surrounding COVID-19. Following are a few pointers from their site.

-Hang up on robocalls. Don't press any numbers. Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes.

-Ignore online offers for vaccinations and home test kits. At this time, there are no FDA-authorized home test kits for the Coronavirus. Visit the [FDA](https://www.fda.gov) to learn more.

-Don't respond to texts and emails about checks from the government. They will only contact you through the US Mail.

-Don't click on links from sources you don't know. For the most up-to-date information about the Coronavirus, visit the [CDC](https://www.cdc.gov) and the [WHO](https://www.who.int).



Helping Our Community Grow!

LEFT: JK Walsh, Vice President, was put behind bars! He participated in the Jail and Bail to help raise money for the Juneau County Coalition Against Domestic, Sexual and Elder Abuse.

RIGHT: Lauren Kiesling, Necedah Branch Manager/Loan Officer, participated in the Necedah Elementary School Math Night.



PREMIER CLUB

THE BANK OF MAUSTON



At Bank of Mauston, we offer special privileges for our customers who are age 62 or better & keep at least 5,000 in any personal deposit account or combination of accounts. This special club entitles customers to a wide range of discounted & free services, including:

- Local Merchant Discounts
- Travel Programs & Special Events
- Health Screenings
- Seminars
- No Fee Personal Money Orders
- Insurance Discounts
- No Penalty for Early Withdrawal of Certificate of Deposit (CD)
- Free Notary Service & Photo Copies

Upcoming 2020 Events:

Wonders of Australia & New Zealand
Sales Presentation at BOM Main Bank,
Tuesday, June, 16th at 10:00 am

Medicare
Seminar Postponed Until
Further Notice

Little Switzerland
Tuesday, June 30th. Call Barb to
reserve your trip, 608.847.6200

Central Insurance Services, Inc.



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608.339.6000 | www.centralinswi.com | 608.847.6750

With the unprecedented sale of firearms coupled with people's desire to feel secure in this time of uncertainty; it stands to reason that more firearms are unsecured. People want to have them "at hand" rather than locked in the gun safe. This is understandable, given the circumstances of the last couple months.

We have to pay attention to the other side of this situation: More people are at home, more of the time. This includes the young people that are normally at school. Please, have personal control of any firearm that is not secured. **Don't leave them lying around.**

If you would happen to walk into a room and find a firearm, remember to:

- Treat every gun as if it is loaded.
- Point the barrel in a safe direction.
- Keep your finger off the trigger.

Your home may have all firearms secured, but what if your child is at a friend's home and sees an unsecured handgun? Does your child know what they should do? Share this with your child or grandchild: "If you see a gun: **STOP! DON'T TOUCH. LEAVE THE ROOM. TELL A GROWN-UP.**"

Be proactive. Discuss firearm safety with your family. Make sure that anyone in your

home that might come in contact with a firearm is informed of the presence and is properly trained. You have the right to keep yourself and your family safe, but this comes with the requirement to be mature and responsible.

To our customers: Please be aware that most Homeowner and Renter policies limit the amount that will be paid for loss or damage to firearms. This amount may be \$1,500 to \$5,000 depending on the company. This is a "per claim" maximum, not a "per firearm" maximum. If you believe that you have coverage for the full value of your firearms or if you have recently purchased additional firearms, you may want to call and discuss your situation. Be sure that you understand your firearms coverage before you have a claim. There are affordable options that will provide coverage for any uninsured or underinsured portion.



Have you checked out the new look of our website?!

www.bankofmauston.com



Main Bank
503 Gateway Avenue
Mauston, WI 53948
608.847.6200

Downtown Branch
103 Division Street
Mauston, WI 53948
608.847.6200

Dells Delton Branch
402 County Highway A
Wisconsin Dells, WI 53965
608.253.7030

Lyndon Station Branch
149 Wisconsin Street
Lyndon Station, WI 53944
608.666.2411

Necedah Branch
101 South Main Street
Necedah, WI 54646
608.565.6200

New Lisbon Branch
800 Germantown Road
New Lisbon, WI 53950
608.562.6200