

We are EXCITED to WELCOME you to the WNB Financial FAMILY.

We recently announced the sale of First State Bank of Wabasha to WNB Holding Company, the holding company of WNB Financial. Both banks will work closely together in the coming months to ensure a seamless transition in February 2019. First State Bank and WNB Financial are

community-minded and customer-focused, allowing for a seamless consolidation.

Since 1874, WNB Financial has been serving southeastern Minnesota. Our roots and commitment to the region run deep. From our first day, we have been committed to the success of our clients and the communities we serve. Our business has been built by partnering with our clients to meet their needs and support their dreams. We believe that our success results from your success.

We are excited to be joining the First State Bank team in delivering outstanding service to you and your community. By combining our strengths, we know we can provide the products, service, and advice that can assist you in meeting your goals and dreams. The Wabasha team that you've known will continue to be part of our organization. Decisions will be made locally by the people who are your friends and neighbors.

Our commitment to your community and the region will not change. Thank you for trusting us to provide you with the products and advice that you deserve. We look forward to continuing the deep commitment to you, our client, and the Wabasha community that has been part of the First State Bank of Wabasha mission for more than 100 years.



Jack Richter Presidet & CEO WNB Financial



Important Notes!

First State Bank of Wabasha will continue to be your bank's name through January 2019. In February, the name will change to WNB Financial.

Continue using your **First State Bank debit card** through January. A new card will be automatically sent to you in January with instructions of when to start using it.

You can continue using your **First State Bank checks** after February when the name changes. You will be contacted directly if you need to stop using them.

You can expect to receive the **same local service** delivered by **local employees**. First State Bank and WNB Financial are **community-minded** and **customer-focused**, allowing for a seamless consolidation.





