



Welcome to



WNB FINANCIAL
MORE THAN A BANK

Your Welcome Guide

Important information about your First State Bank of Wabasha accounts and the upcoming conversion process.

Welcome!

It has been two months since the completion of the sale of First State Bank of Wabasha to WNB Holding Company. WNB Financial staff in Winona have graciously welcomed our employees into the WNB Family. It's apparent that the culture of WNB Financial is very much in line with the culture you've come to know at First State Bank of Wabasha. We'll continue to be customer and community focused!

Since the sale date, we've been operating as two separate bank charters; now we're starting the process of merging the two banks into one bank charter. We plan to have the merger completed by February 4, 2019. This merger process includes changing the bank name to WNB Financial, as well as merging staff, operations, and customer records. We're working hard on this process with one focused goal of making the transition as transparent and seamless as possible for you.

We want to answer all your questions and keep you informed as the merger process goes along. We consider you a partner and value your input! Enclosed is important information for your review; it includes information on WNB Financial and our community investment. Also take a look at the product and service information, as offerings through WNB have been expanded and may include a product or service which will make your life a little easier! And finally, you'll find all the disclosures we're required to provide, which are meant to educate and assist you in making informed decisions.

You've come to expect a "small town" personal experience, and we'll continue our mission of meeting your expectations. We're excited about the opportunities to come, and we think that combining the strengths of two organizations with a rich history of community investment will be a benefit to you – our customers, friends, and neighbors. Thanks for the trust you've placed in us. If you have any questions, please stop in or give us a call at 651-565-3331; the same people you've always relied on are here, ready to assist you.



Rick Vaplon
Senior Vice President



Important Information

Conversion Weekend

The transfer of your FSB Wabasha account(s) will occur the weekend of February 2, 2019. You will still be able to use your FSB checks past the conversion date.

Account Changes

Information regarding changes with your account can be found within this information packet.

ATM Information

FSB ATMs may be unavailable February 4, 2019.

New Debit Cards

New WNB debit cards will be mailed prior to the conversion. Please refer to the debit card section on Page 3.

Internet Banking

Please refer to our Internet Banking section of this information packet on Page 7 for important dates and details.

Questions

If you have any questions before the conversion weekend, please call 651-565-3331.



Table of Contents

Welcome to the WNB Financial Family	<i>i</i>
Get to Know WNB	1
Important Electronic Banking Information	3
Account Change Overview	5
Electronic Banking Overview	7
Fee Schedule	8
Wealth Management Overview	9
Personal Checking & Savings Account Details	11
Business Checking & Savings Account Details	13
Our Locations	17
Account Disclosure Section	18



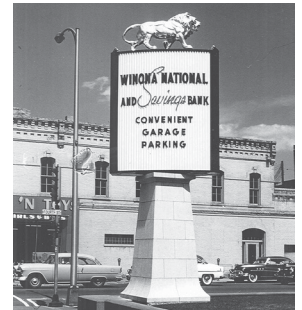
WNB FINANCIAL
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Get to Know WNB

Our customers' financial needs are diverse, and we offer a variety of products and services to fit those needs. With electronic conveniences, a community focus, excellent service, and local decision-making, we work with you to find the best solutions for you. Our goal is to be your Trusted Financial Advisor.

Strong Roots

WNB Financial was originally established as the Winona Savings Bank in July 1874. In 1916, our Historic Downtown Building at 204 Main Street was erected and housed both the Winona Savings Bank and the newly formed Winona National Bank. Engraved on the front of the building is "Winona Savings Bank," as the two had not merged at the time of construction. Later, the two banks merged to form Winona National and Savings Bank. In 2001, Winona National and Savings Bank merged with Town & Country State Bank of Winona to form Winona National Bank. Two Loan Production Offices were added in 2017 (Eau Claire, Wis.) and 2018 (Holmen, Wis.), expanding WNB services into new markets. On June 25, 2018, Winona National Bank became WNB Financial. The name WNB Financial showcases our full range of financial services and explains that we're truly more than a bank with deposit and lending capabilities, but also areas like wealth management, retirement planning, and financial advising.



Community Focused

At WNB Financial, our commitment to the community goes beyond taking care of your banking needs. As a community bank, we understand the importance of giving back, building strength and vitality in the communities we serve. Our employees take pride in volunteering their time and talent. This commitment is embedded in our Mission to enrich lives and our Core Value of integrity – doing the right thing for the right reason every time. In 2017, 41 employees donated 1,711 hours of service to 84 organizations. Over \$297,500 was gifted to the community in the areas of education and youth programs, fine arts and culture, health and wellness, and community service.



Service Based

As your Trusted Financial Advisors, we look forward to personally helping you succeed by offering quality advice and unparalleled service. In addition to offering customized services and the power and speed of local decision-making, WNB Financial gets to know you and your financial situation personally.



2017
Totals

Getting involved



2017 Bears & Blankets Collection Drive

1,711
Volunteer
Hours

41
employees

84
local
organizations

Community giving

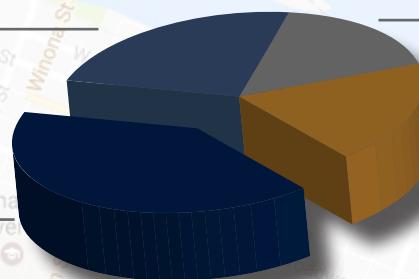
Total Donated: \$297,559



July 2017 Red Cross Blood Drive

19%
Community Service

47%
Education & Youth Programs



21%
Fine Arts & Culture

13%
Health & Wellness

Taking action

2017 WNB Financial Community PRIDE Award Winners

First
Quarter
Winner



Tom Seaholm

Second
Quarter
Winner



Mary Stoltman

Third
Quarter
Winner



Amanda Wenzel

Fourth
Quarter
Winner



Shelby Reinert



2017 Live Well Winona Community Challenge



2017 Company picnic

Important Electronic Banking Information

Debit & ATM Cards

- Your current First State Bank card will work through February 4, 2019.
- Your new WNB Financial card will arrive in your mailbox by January 15, 2019.
- Your new WNB Financial debit card cannot be used until February 4, 2019.
- Activation instructions will be included with your new card.

Internet Banking

- Your First State Bank of Wabasha e-Banking will be transitioned to WNB Financial Internet Banking and will be available at *WNBFinancial.com* starting February 4, 2019.
- e-Banking will be unavailable February 1 – 3, 2019.
- Internet Banking is only able to create files for Intuit QB/Quickbooks.
- When logging into Internet Banking on, or after, February 4, 2019, you will use the same username as you did for e-Banking; however, your password will reset to the last four digits of your Social Security Number. After logging in for the first time, you will be prompted to update your security questions, select a security image, and change your password.
- Check images from prior to February 1, 2019, can be accessed within Internet Banking, but may take up to 90 days to be available.

**We suggest saving electronic or hard copies of your financial documents before January 26, 2019, as they may not be immediately available in WNB Financial Internet Banking.*

e-Statements

- First State Bank e-Statement clients will receive an e-mail from WNB Financial around February 4, 2019, stating you have now enrolled in e-Statements through WNB Internet Banking.
- e-Statements will be unavailable February 1 – 3, 2019.
- Statements prior to February 1, 2019, can be accessed within Internet Banking at *WNBFinancial.com*, but may take up to 90 days to be available.

**We suggest saving electronic or hard copies of your financial documents before January 26, 2019, as they may not be immediately available in WNB Financial Internet Banking.*



Mobile Banking

The WNB Financial Mobile Banking app is available for both iOS and Android users for both smartphones and tablets. Visit the iTunes App Store or Google Play for the free download. Your current Touch Banking app through First State Bank will be available through January 31, 2019.

Bill Pay

- WNB Bill Pay is accessible through Internet Banking and available at *WNBFinancial.com* starting February 4, 2019.
- First State Bank Bill Pay will no longer be available as of January 28, 2019.
- Please take note of these important changes:
 - * When using WNB Bill Pay, you will select the PROCESS date (the date the payment will be sent) of the check, not the DELIVERY date (the date the payment arrives).
 - * All current eBills will need to be reset, as this involves login and password information on websites outside of Bill Pay and will not transfer over.
- We recommend paying early or making other payment arrangement for any bills due February 4 – 6, 2019, as this timeframe overlaps with the Bill Pay conversion and could possibly result in late payments.

Mobile Deposit

WNB Remote Deposit Anywhere (RDA) will be available to Internet Banking clients after February 5, 2019.


Account Statement

You will be mailed a final account statement from First State Bank at the close of business February 1, 2019. Interest will be added, but no service charges will be applied. Your statement date will change based on the account type you are transitioning to.

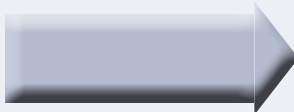
Questions

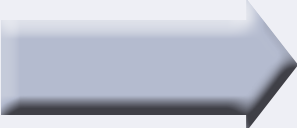
If you have any questions before the conversion weekend, please call 651-565-3331.

Your New Account Guide

FSB Personal Checking Accounts		New WNB Personal Checking Accounts	Page #
Econo Checking		Freedom Checking	11
Econo NOW Checking		WNB Advantage Checking	11
Image Checking		Freedom Checking	11
Image NOW Checking		WNB Advantage Checking	11
Health Savings Account		WNB Health Savings Account	16

FSB Personal Savings Accounts		New WNB Personal Savings Accounts	Page #
Money Market Savings		Money Fund	12
Statement Savings		Statement Savings	12
Savings For Children		Youth Savings	12

FSB Business Checking Accounts		New WNB Business Checking Accounts	Page #
Regular Business Checking		WNB Classic	13
NOW Business Checking		WNB Classic NOW	13

FSB Business Savings Accounts		New WNB Business Savings Accounts	Page #
Money Market Savings		Money Fund	14
Statement Savings		Statement Savings	14



Certificates of Deposit (CD)

There will be no change to the existing interest rate and term on your current Certificate of Deposit (CD).

Individual Retirement Accounts (IRA) and IRA Certificates of Deposit (CD)

There will be no change to the existing interest rate and term on your current Individual Retirement Account (IRA) and IRA Certificate of Deposit (CD).

Personal Loans

There will be no changes to your existing interest rate on your current Personal Loan.

Home Equity Lines Of Credit (HELOC)

There will be no changes to your existing interest rate and term on your Home Equity Line of Credit (HELOC).

FSB Overdraft Lines of Credit

Your current Ready Reserve Overdraft Line of Credit will now be referred to as a WNB Money Minder Overdraft Line of Credit.

Safe Deposit Box

Your existing Safe Deposit Box rental fee and payment schedule will stay the same.

Credit Cards

The terms and conditions of your current FSB Wabasha Visa™ Credit Card apply. If you are interested in a WNB Financial Credit Card, please visit www.WNBFinancial.com for more details. Your current FSB Wabasha card will continue to work until its expiration date.



Internet Banking & Bill Pay

Bank from the comfort of your own home – or wherever you happen to be! Connect to your accounts with the internet at anytime, from anywhere. Check your account balances, view transactions, transfer funds between your accounts, download transaction history, or pay bills online.



e-Statements

Receive your account statements electronically, saving time and storage space. With e-Statements, you no longer have to wait for the mail to be delivered. It's safe and convenient! Choose to receive e-Statements for one or all of your accounts. To sign-up, log into your Internet Banking account and click on the e-Statements tab.



InfoLine

Connect to your accounts with your touch-tone telephone. Check balances, listen to transactions, transfer funds between accounts, and more. Try InfoLine from any touch-tone telephone by calling 507-454-9202 or toll free 1-800-895-0290.



Convenient Mobile App

The WNB Mobile Banking app provides access to your WNB accounts 24/7 through a web-enabled device. Transfer money, pay bills, deposit checks, monitor transactions, set up alerts, check balances, all from your smart phone or tablet.



Remote Deposit Anywhere (RDA)

With Remote Deposit Anywhere and the WNB Mobile Banking app, you can use your smart phone to take a picture of a check and deposit it directly into your account, anytime, anywhere. It's secure and simple!



Cash Management

Cash Management is an enhanced form of Internet Banking for businesses that allows for the creation of multiple users with varying authority levels. Through Cash Management, users can perform additional functions such as reviewing transactions, paying bills, and initiating wires/ACH files.



It's safe!

Protecting your confidential information is WNB Financial's top priority. All information is encrypted so that it cannot be read by anyone else on the Internet. You decide which accounts to access with Internet Banking. Your account information is password protected.



For more information

To sign up for our Electronic Banking services, stop by any WNB Financial office, visit our website at www.WNBFinancial.com, or call our Personal Bankers at 507-454-8800.



Products and Services Fee Schedule

Account Reconciliation per Hour	\$25
Account Research per Hour (\$25 Minimum Charge)	\$25
ACH Origination Setup Fee	\$10
ATM/Debit Card Replacement	\$15
Automatic Sweep Transfer Fee	\$5
Cashier's Check Non-Customers	\$12
Check Cashing (Payroll Checks – Non-Customers)	\$10
Check in Collection (Domestic – each)	\$25
Check in Collection (International – each)	Minimum of \$35
Close Account Within 6 Months (Checking/Savings)	\$25
Coin Counting (Non-Customers)	10% of total
Continuing Overdraft Fee* (every 7 days)	\$29
Counter Checks (each)	\$0.50
Deposited Item Returned	\$4
Dormant Checking Account Fee per Month**	\$7
For balances under \$50 after 12 months of inactivity	
Dormant Money Fund Account Fee per Quarter	\$7
For balances under \$1,000 after 24 months of inactivity	
Dormant Savings Account Fee per Quarter	\$7
For balances under \$200 after 24 months of inactivity	
Duplicate Statement	\$5
International Currency	\$30
International Debit Card Transactions	
1% per transaction fee imposed by Visa® regardless of currency conversion.	
International Draft	\$30
Levy, Garnishment, Legal Process	\$75
Money Minder Annual Fee	\$35
Money Orders Non-Customers	\$3
Notary Fee Non-Customers (per item)	\$1
Overdraft Fee*	\$31
Pre-paid Visa® Gift Card	\$5
Returned Item Fee*	\$29
Special Cutoff Statement	\$5
Stop Payments	\$31
Wire Transfers (Incoming)	\$10
Wire Transfers (Outgoing Domestic)	\$25
Wire Transfers (Outgoing International)	\$50

Additional Business Banking Fees

Account History to Media	as quoted
Account Maintenance (WNB Premium)	as quoted
Amortization Schedule	\$20
Bank Bags	\$2 each
Certified Checks (each)	\$15
Copies	\$0.25
Drafts	\$25
International Check in Collection (each)	\$35
Indemnity Bonds (each)	\$15
Internet Cash Management Monthly Fee	\$15
Night Deposit Service - 2 bags with keys	\$0
Night Deposit Service - Each additional bag	\$25
Night Deposit Service - Each additional key	\$10
Positive Pay per month	\$28
Repo/Sweep Account per month	\$35
Returned Check or ACH (per item)	\$23
Rolled coins (per roll)	\$0.07
Zero Balance Sweep per month	\$15

Fees subject to change.

**An overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdraft/NSF fees do not apply to PaySound and other accounts identified in Truth in Savings disclosures or elsewhere where you specify you want all insufficient items returned to the extent operationally possible.*

*** Dormant fees do not apply to Health Savings Accounts (HSAs)*



Fees subject to change.

**An overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdraft/NSF fees do not apply to PaySound and other accounts identified in Truth in Savings disclosures or elsewhere where you specify you want all insufficient items returned to the extent operationally possible.*

*** Dormant fees do not apply to Health Savings Accounts (HSAs)*

Wealth Management Services

Private Banking

Private Banking provides a comprehensive set of financial services individually customized to deliver financial solutions for clients with demanding responsibilities and busy schedules. Your Private Banking Team has a full range of products and service solutions to meet your needs. We have the ability to provide you with financial tools, more favorable rates, and customized investment opportunities that could improve your overall financial position.

Personal Trusts

WNB Wealth Management offers a wide variety of Personal Trust Services including the following account types:

- Irrevocable Trust
- Revocable Trust
- Testamentary Trust
- Power of Attorney Account
- Charitable Trust
- Special Needs Trust

Personal Estates

No matter what your age, marital status, or financial wealth, you need a sound estate plan. Understanding the estate plan options that best meet your needs can be a complex undertaking. A good estate plan can help preserve your assets, ensure the distribution of your property is completed as you have directed, and minimize the amount of taxes and expenses you incur. WNB Financial can work with you and your advisors to create a strategic estate plan that addresses your individual needs.

Retirement Planning

Our team of Employee Benefit Managers have experience and expertise in all facets of corporate 401(k) retirement plan design and implementation. We have the flexibility and sophistication to accommodate the specific needs of your retirement plan. WNB Financial provides discretionary trustee services for the plan, provides a wide array of investment options to plan participants, and continually reviews and monitors performance.

Foundation Accounts

The establishment of a Foundation or Endowment Account comes from tax-deductible gifts made by individuals, families, or businesses. Along with recommendations for the selection and management of investments that meet the investment policy or guidelines of the organization, WNB Financial can assist the trustees with their fiduciary responsibilities of carrying out the terms of the trust.

Important Notice

Some Wealth Management products may not be FDIC Insured, a Bank Product, or have a Bank Guarantee. For more information, please contact our Wealth Management Department.



Andrew Kieffer
Vice President,
Financial Advisor
507-454-9210
Andrew.Kieffer@ceterais.com

Experienced Financial Advising

Innovative Solutions

- Portfolio Review
- Financial Planning
- Wealth Management
- Education Funding
- Business Owner Solutions
- Insurance Solutions
- Estate Guidance
- Asset Allocation



Wide range of products

- Brokered Certificates of Deposit (CDs)
- Annuities
- Mutual Funds
- Stocks and Bonds
- 529 Savings Plans
- Traditional and Roth IRAs
- Employer-Sponsored Retirement Plans
- 401k Rollovers
- Long-Term Care Insurance
- Life Insurance

Helping you pursue your financial goals

You

When it comes to your financial dreams, taking action is vital to your success. But that's not always easy. You know where you are - and where you want to go. My aim is to help you get there. As an experienced advisor, we are committed to making your journey toward financial success as easy as possible.

Us, Your Advisor

If you're like most investors, you want someone to walk you through the investment choices available to you. That where I can help. I can provide in depth knowledge necessary to assist you in identifying what investments are right for you. Whatever your goals or stage in life, we can help you make the right investment choices.

Advice for life's changes

- Getting married
- Having a baby
- Buying a house
- Saving for school
- Getting a new job
- Retirement
- Long-term care

A client-centered approach

It's all about you. We're here to help you:

- Save for retirement - before and during your retirement years
- Protect your family or business with risk management solutions
- Save for college expenses
- Minimize taxes through tax-advantaged investing
- Create lifetime income strategies
- Maintain your independence with long-term care insurance
- Save for something special (wedding, vacation, second home, etc.)
- Gain confidence in your investment choices
- Create a legacy for your family
- Increase your understanding of Social Security
- Preserve your wealth
- Fulfill your charitable wishes

Consult your legal or tax counsel for advice concerning your particular circumstances. Neither Cetera Investment Services, Cetera Investment Advisors, nor any of their representatives may give legal or tax advice

Personal Checking & Savings Accounts

Personal Checking Accounts

	<i>Freedom Checking</i>	<i>WNB Advantage Checking</i>	<i>Lion's Pride Rewards</i>
Minimum to Open	\$10	\$10	\$1,000
Minimum Balance	None	\$1,000 daily balance	\$1,000 average monthly balance
Service Charges	None	\$10 per month if daily balances falls below \$1,000. Waived for first month	\$5 per month if average monthly balance falls below \$1,000
Interest	None	Yes*	Yes*
Checks	First box free	First box free	Free basic checks or discount on design
Internet Banking & Bill Pay	Free	Free	Free
Additional Benefits	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking • CD rate bonus • Free cashier's checks and money orders 	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking • CD rate bonus • Free cashier's checks and money orders • Safe deposit box discount 	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking • CD rate bonus • Free cashier's checks and money orders • Safe deposit box discount • For those 50 years or better

*Please refer to our Account Disclosure Section on Page 18.



Personal Savings Accounts

	<i>Youth Savings</i>	<i>Statement Savings</i>	<i>Money Fund</i>
About the Account	The children's savings account with extras to make saving fun. For children under the age of 18.	The perfect account for the beginning saver. ***	The account that makes it easy to earn the best interest rate. Save more, earn more. Offers yields that are competitive with brokerage accounts.
Minimum to Open	The bank makes the first deposit of \$1	\$10	\$1,000 daily balance
Minimum Balance	None	\$50 average daily balance	\$1,000
Service Charges	None	No service charge for first three months. \$5 per quarter if average daily balance falls below \$50	\$10 per quarter if daily balance falls below \$1,000
Interest	Yes*	Yes*	Yes* Tiered rate of interest paid
Additional Benefits	<ul style="list-style-type: none"> • Free telephone transfers** • e-Statements 	<ul style="list-style-type: none"> • Nine free withdrawals per quarter, \$0.50 thereafter • Free telephone transfers** • e-Statements 	<ul style="list-style-type: none"> • Free in-person withdrawals • Free telephone transfers** • e-Statements

**Federal law allows only six pre-authorized, automatic, check written, or telephone transfers per month.

***Service charges waived for account holders under 18 years of age.



Business Checking & Savings Accounts

Business Checking Accounts

	<i>WNB Classic</i>	<i>WNB Classic NOW</i>	<i>WNB Premium</i>
About the Account	For businesses with moderate account activity, this account provides exceptional service and value.	An interest bearing account with unlimited account activity.	For companies with higher check volumes, greater account balances, and/or multiple accounts, this option offers unlimited account activity and comprehensive account information.
Interest	None	Yes**	None
Balance Requirement	None	None	None
Services Charges	None	\$4.75***	\$8
Activity Fees	<ul style="list-style-type: none"> • No charge for the first 175 items* • Items in excess of 175 charged \$0.25 each. 	<ul style="list-style-type: none"> • \$0.15 charge for debit items • \$0.15 charge for deposited items 	<ul style="list-style-type: none"> • Earnings allowance to offset charges. • Item charges:** <ul style="list-style-type: none"> • \$0.14 per debit (checks, etc.) • \$0.30 per credit (deposit tickets, etc.) • \$0.02 per on-us item deposited • \$0.08 per transit check deposited • \$0.15 per ACH credit or debit
Features	<ul style="list-style-type: none"> • Full-size or personal-size checks • Month-end statements 	<ul style="list-style-type: none"> • Interest bearing • Unlimited account activity <p>**Please refer to our Account Disclosure Section on Page 18.</p> <p>***For any FSB NOW Business Checking accounts converting to WNB Classic NOW accounts on February 4, the monthly service charges and transaction activity fees listed above will be waived.</p>	<ul style="list-style-type: none"> • Designed for unlimited account activity • Full-size business checks • Month-end statements • Optional combined fees for multiple accounts • Optional account analysis statement



Business Savings Accounts

	<i>Statement Savings</i>	<i>Money Fund</i>
About the Account	The perfect account for the beginning saver. No service charges for the first three months on new accounts	The account that makes it easy to earn the best interest rate. Save more, earn more. Offers yields that are competitive with brokerage accounts.
Minimum to Open	\$10	\$1,000
Minimum Balance	\$50 average daily balance	\$1,000
Service Charges	No service charge for first three months. \$5 per quarter if average daily balance falls below \$50	\$10 per quarter if balance falls below \$1,000
Interest	Yes*** with \$10 minimum balance	Yes*** Tiered rate of interest paid
Additional Benefits	<ul style="list-style-type: none"> • Nine free withdrawals per quarter, \$0.50 thereafter • Free telephone transfers**** • e-Statements 	<ul style="list-style-type: none"> • Free in-person withdrawals • Free telephone transfers**** • e-Statements

***Please refer to our separate rate brochure.

****Federal law allows only six pre-authorized, automatic, check written, or telephone transfers per month.

Health Savings Accounts

What is an HSA?



A Health Savings Account (HSA) is a tax-favored, custodial account that allows you to set aside money to pay for eligible out-of-pocket healthcare expenses, now or in the future.



Contributions

There is no minimum balance to open your HSA Checking Account. Contributions can be made via payroll deduction through your employer, in person at a WNB Financial office, or by an online transfer from another WNB Financial account. You can also roll over or transfer an existing HSA into your WNB Financial HSA.



Account Management

You can monitor and manage your HSA activity, at your convenience, 24 hours a day, 7 days a week, with our Internet Banking or through our InfoLine telephone banking.



Reporting

As your HSA custodian, WNB Financial will report annually to the Internal Revenue Service on form 5498-SA all contributions made to your HSA. Any distributions you take will be reported on IRS form 1099-SA.

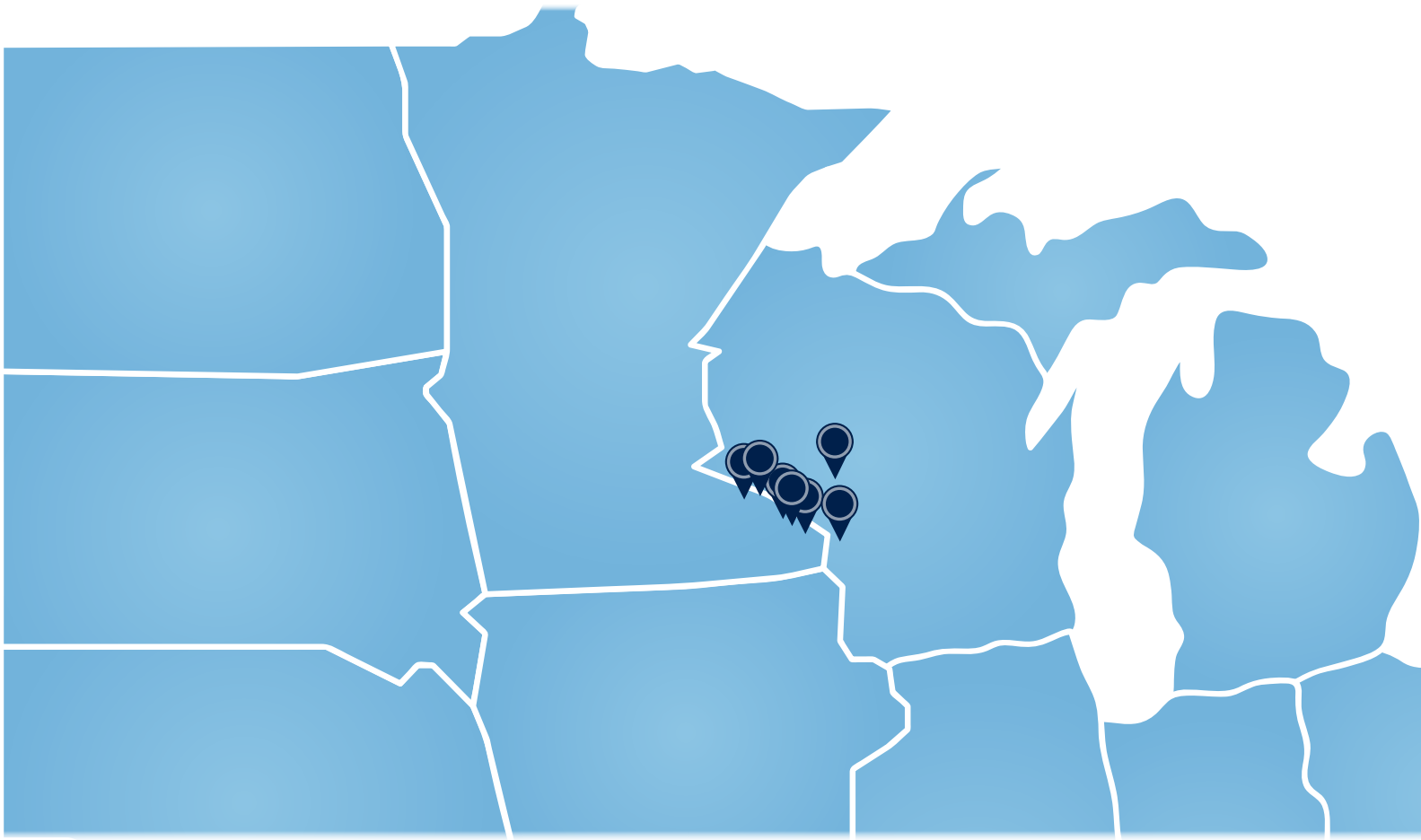


WNB Health Savings Accounts

	<i>HSA Checking Account</i>	<i>HSA Certificate of Deposit (CD)</i>
About the Account	HSA Checking is perfect for individuals or families who need to have unrestricted access to their accounts. Access to pay for qualified healthcare expenses is made easy with a debit card or exclusive HSA personalized checks.	HSA Certificates of Deposit are for those who do not need access to their money in the short term. The account is perfect for those who have built up a large balance in their HSA Checking account and would like to lock in at a higher, fixed interest rate.
Minimum to Open	None	\$5,000
Minimum Balance	None	\$5,000
Service Charges	None	None
Interest	Yes*	Yes*
Additional Benefits	<ul style="list-style-type: none"> • FREE orders of exclusive HSA checks • FREE debit card • FREE monthly statements • FREE Internet Banking 	<ul style="list-style-type: none"> • Unlimited additional deposits are allowed** • FREE Internet Banking

*Please refer to our Account Disclosure Section on Page 18.

** \$100 minimum per deposit.



WNB FINANCIAL
MORE THAN A BANK

Locations

Winona

204 Main Street
Winona, MN
55987

840 Mankato Avenue
Winona, MN
55987

1491 W. Broadway
Winona, MN
55987

Eau Claire

4330 Golf Terrace
Suite 111
Eau Claire, WI
54701
*(Loan Production Office.
No deposits accepted
at this location)*

Holmen

501 Empire Street
Suite 104
Holmen, WI
54636
*(Loan Production Office.
No deposits accepted
at this location)*

Wabasha

111 W. Main Street
Wabasha, MN
55981

Kellogg

50 E. Belvidere Avenue
Kellogg, MN
55945