

### Who Are We?

We are made up of a team of financial professionals dedicated to developing a personal relationship with you. At Royal Bank, our goal is to make every effort to help you achieve your dreams at every stage of your life. As your hometown bank, our strong and active commitment to our customers and the local community is a constant.

## We are Royal Bank

*Your Community Partner*



### Why Bank with Us?

You work hard enough to earn your money every day; banking should be the easy part. When you bank with us, you are our number one priority. We promise to treat you and your account with the care and quality you deserve. At Royal Bank, you can look forward to friendly and courteous service, where you're greeted on a first-name basis with a smile. We don't want to just meet your expectations – anyone can store your money. Instead, we want to exceed those expectations by guaranteeing superior service at a bank you can trust.

### Our Continuous Commitment to You

Every person's banking needs are different. That's why we offer a range of products and services to help you reach your personal financial goals.

### Products

#### Checking

With options such as unlimited check writing privileges, no minimum balance, no monthly service fees, and earned daily interest on collected funds, there is a checking account that is right for you. Royal Bank Checkcards are available with any checking account (subject to approval). Learn more about the checking products we offer:

- Royal Checking
- Free Checking
- Traditional Checking
- NOW Plus Checking
- Business Checking

#### Savings

We offer a variety of safe, secure, and protected savings plans to help you make the most of your hard-earned income. Discover what's available with:

- Royal Bank Savings
- Club Accounts
- Investment (Money Market) Account
- Prime Flex Account
- Certificates of Deposit
- Individual Retirement Account

#### Loans

Need a loan for a new car, boat or vacation? Are you looking to buy your dream house? Want to start your own business? If you can dream it, we can help fund it. Royal Bank has the loan to meet every need ... and a payment option that fits your budget.

- Personal Loans
- Recreational Loans
- Agriculture and Other Commercial/Business Loans
- Real Estate Loans
- Home Equity Loans

### Services

#### Royal Online Banking

With Royal Bank's online banking feature, you can do most of your basic banking from the comfort of your home or office. No need to run errands during your lunch hour or take time out of your Saturday anymore. Best of all, it is free and easy. Just:

- Go to our Website: [www.RoyalBank-USA.com](http://www.RoyalBank-USA.com)
- Click on the link for "Online Banking"

#### Royal Tele-Banker

You can bank with us 24 hours a day, seven days a week using Tele-Banker. Tele-Banker allows you immediate access to your Royal Bank account information when you need to check account balances, determine account activity and make transfers and loan payments. Simply call: **608-462-8163** or **888-958-2265**

#### Royal Insurance Services

As an Independent Insurance Agency serving the insurance needs of customers throughout Wisconsin, we offer all types of insurance including:

- Life Insurance – To protect your family and estate
- Disability Insurance – Provides income when you are disabled
- Annuities – Providing tax-deferred income
- Home Insurance – Protection for your property and personal liability
- Auto Insurance – Protection for you, your family and your vehicles
- Business Insurance – Business liability, property, business auto, etc.
- Health Insurance – Both individual and group health plans
- Long-Term Care Insurance – Cost assistance for care in and out of the nursing home
- Flood Insurance – National Flood Insurance as defined by the U.S. Government

Contact us at **608-462-8592** or **877-462-8500** for all your insurance needs.  
Email: [lheding@royalinsurance-usa.com](mailto:lheding@royalinsurance-usa.com)

#### Royal Insurance Services

P.O. Box 28  
Elroy, WI 53929

*We Aim to Provide the Service You Want and Deserve.*

### Convenient Extras

- Royal Online Banking
- Royal Tele-Banker
- Drive-Up Facilities
- ATMs
- Night Depository
- Safe Deposit Boxes
- U.S. Savings Bonds
- Wire Transfers
- Bank Money Orders
- Personal Money Orders
- MasterCard and Visa Credit Cards
- Direct Deposit
- Foreign Currency Purchase and Exchange
- Fax Service
- Photocopies
- Account Research
- Bank by Mail
- Gift Envelopes

Credit Cards • Loans • Account Research • ATMs  
 Royal Online Banking • Business Relationships  
 Friendly • Continuous Commitment • Savings  
 Money Orders • Excellence • Gift Cards • Onli  
 Foreign Currency Purchase and Exchange  
 Personal • Direct Deposit • Insurance Services  
 Drive-Up Facilities • Night Deposits • Trusted  
 Safe Deposit Boxes • Knowledgeable • Bank  
 by Mail • Superior Service • U.S. Savings Bonds  
 Bank Money Orders • Highly Recommended  
 Wire Transfers • Fax Service • Royal Tele-Banker  
 Credit Cards • Loans • Account Research • ATMs  
 Royal Online Banking • Business Relationships  
 Friendly • Continuous Commitment • Savings  
 Money Orders • Excellence • Gift Cards • Onli  
 Foreign Currency Purchase and Exchange  
 Personal • Direct Deposit • Insurance Services

## Why I bank with Royal Bank



"I've been with Royal Bank since its inception and have an excellent business relationship with their people. As a real estate agent, my income can be sporadic. The Royal Bank staff worked with my financial situation to construct a home loan that worked right for me. The service I receive is always personal and very friendly, which is why I continue to highly recommend my customers to Royal Bank for their lending needs."

— Real Estate Agent, Southwest Wisconsin

"I switched to Royal Bank in 2001 because they offered online banking, which is something I really like and need when crop season keeps me too busy to deal with finances. But I've stayed with Royal Bank because of the excellent people every one of them! They live and belong in the community, so they are always familiar with the wants and needs of their customers. They continually offer me helpful and knowledgeable advice that I know I can trust."

— Farmer, Southwest Wisconsin



Your Community Partner

## Locations Serving You

Choose from one of eleven convenient Royal Bank locations in scenic central and southwest Wisconsin. Or visit us online at [www.RoyalBank-USA.com](http://www.RoyalBank-USA.com).

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**Gay's Mills**  
114 Highway 171 E.  
P.O. Box 38  
Gay's Mills, WI 54631  
(608) 735-4338

**Cobb**  
104 W. Main Street • P.O. Box 187  
Cobb, WI 53526  
(608) 623-2313

**Oxford**  
107 E. Ormsby Street • P.O. Box 126  
Oxford, WI 53952  
(608) 586-4114

**Dickeyville**  
100 Spilinter Avenue • P.O. Box 9  
Dickeyville, WI 53808  
(608) 568-3334

**Mauston**  
523 St. Road 82E • P.O. Box 139  
Mauston, WI 53948  
(608) 847-4500

**Adams**  
185 S. Main Street • P.O. Box 490  
Adams, WI 53910  
(608) 339-3307

**New Lisbon**  
201 E. Bridge Street  
New Lisbon, WI 53950  
(608) 562-5131

**Cassville**  
201 E. Amelia Street  
Cassville, WI 53806  
(608) 725-5121

**Eroy**  
202 Main Street • P.O. Box 10  
Eroy, WI 53929  
(608) 462-8401

**Lone Rock**  
252 S. Oak Street • P.O. Box 247  
Lone Rock, WI 53556  
(608) 583-5711

**Spring Green**  
165 S. Lexington Street  
P.O. Box 309  
Spring Green, WI 53588  
(608) 588-7787

**Avoca**  
102 N. 4th Street • P.O. Box 146  
Avoca, WI 53506  
(608) 532-6210

**Hillsboro**  
731 Water Avenue  
P.O. Box 116  
Hillsboro, WI 54634  
(608) 489-2671

**Camp Douglas**  
129 Main Street • P.O. Box 291  
Camp Douglas, WI 54618  
(608) 427-3212

**Endeavor**  
551 S. Church Street  
P.O. Box 49  
Endeavor, WI 53930  
(608) 587-2300



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