

Discover RCU

The Credit Union Difference

RCU was chartered in 1964 to serve the employees of Uniroyal Tire Company. Since then we have grown into a financially strong, secure, and innovative credit union with 120,000 Members and \$1 billion in assets, serving 30 counties in Western Wisconsin and Eastern Minnesota.

Unlike most companies you do business with, you *belong* to a credit union. And we believe credit unions have unique advantages. We are owned by our Members; we invest in our Members through competitive rates, lower charges, and excellent service; and we exist to meet Members' financial needs. It is a responsibility and opportunity we take seriously. You can learn more about the history and philosophy of RCU at www.rcu.org/about_us/.

Community Service & Financial Literacy

RCU Members live and work in the counties we serve. That's why we are also committed to our communities. Many organizations and events benefit from our staff, volunteers, and financial donations. RCU is also committed to financial literacy through school programs, free workshops, and other local events. We are anxious to become involved in our new neighborhoods – to help support and strengthen the remarkable quality of life we all value and enjoy.

Local Decisions

Our Members benefit from local decisions. For example, consumer loan applications are reviewed and approved at all RCU offices. This means you get a fast decision, plus the opportunity to discuss options and ask questions. Local decisions are also important as RCU allocates resources within our communities. We encourage RCU staff to be involved in their community and we rely on their recommendations for local donations.

Member Service

At RCU, we do our best to be available for our Members, whether you prefer to stop at an office, call our Member Service Center, or visit our website. Choose whichever option you prefer to ask questions, apply for accounts, or find information.

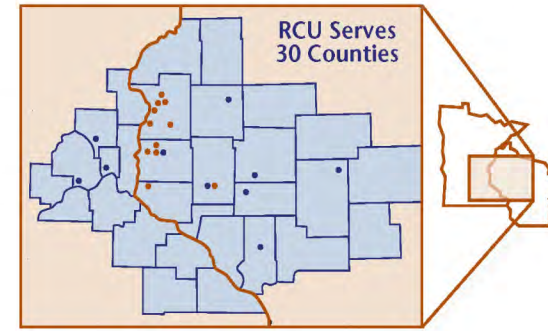
Helping you Organize

Use the enclosed Discover RCU folder to keep important information together for easy reference.



Eleven New Offices

RCU is acquiring eleven AnchorBank offices in Western Wisconsin. In each office, you'll see the same friendly and knowledgeable staff that has always served you. Office hours will also remain the same – there's no need to change your schedule.



AnchorBank offices joining RCU:

- Amery
- Menomonie
- Osceola
- St. Croix Falls
- Balsam Lake
- Milltown
- River Falls
- Star Prairie
- Centuria
- New Richmond
- Somerset

Credit Union Membership

To become and remain an RCU Member you must maintain just \$5 in your primary savings account. RCU will deposit that \$5 into your savings account and automatically make you an RCU Member. If you do not have a savings account, we will open one for you and deposit \$5.

This Membership offer is for account owners who join RCU through the AnchorBank acquisition.

Your Accounts are Federally Insured

At RCU, you can trust that your accounts are safe and secure. We are a federally insured, state-chartered credit union. Similar to the deposit insurance provided by the FDIC, the deposits of each RCU Member are federally insured to at least \$250,000 by the National Credit Union Administration, commonly referred to as NCUA. Not one penny of insured savings has ever been lost by a Member of a federally insured credit union.

Member Service Center

RCU Member Service Center is just a phone call away, seven days a week, for questions and assistance. However, until the integration is complete, RCU will not have detailed information on your AnchorBank accounts.

- Hours:
 - Monday - Friday, 8:30 am - 7:00 pm
 - Saturday, 8:30 am - 4:00 pm
 - Sunday, 11:00 am - 3:00 pm
- Phone: 715-833-8111 • 952-933-9000 • 1-800-341-9911
- Email: member_services@rcu.org

"RCU is here to serve you – we appreciate your trust and value your business."

WELCOME



Your Accounts

RCU will acquire most, but not all, account relationships from the eleven AnchorBank offices. If AnchorBank is keeping any of your deposit or loan accounts, they will notify you. The following applies to your accounts that will move to RCU. It is simply a quick look at initial questions you may have. RCU will not have detailed information on your accounts until the integration is complete.

Checking Accounts, Money Market Accounts

- Your checking account number will remain the same, but AnchorBank (or S&C Bank) checks will no longer be valid. RCU will offer a special Check Buy Back program to replace or buy back AnchorBank (or S&C Bank) checks. We are also working with our check vendor to ensure that you have personalized RCU checks available when the transition takes place.
- If you have an AnchorBank debit or ATM card, we will order you a new RCU Check Card.



Savings Accounts, Certificates, IRAs

- Your savings account number(s) will remain the same. If you have an AnchorBank ATM card for access to only your savings account, we will order you a new RCU ATM Card.
- Certificates and IRAs will keep their same term and rate until maturity.

Loans

- Your loan number, rate, term, and payment amount will remain the same.
- Continue to make payments as you have in the past until the integration with RCU takes place. Prior to that, we will send you new payment information.

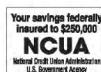
Internet Banking

- You can continue to enjoy the convenience of online account access through free RCU eBranch, free eStatements, and our free online bill pay option, ePay.
- In addition to your Sign-On ID, RCU uses another level of security called Passfaces, an authentication system that takes advantage of the brain's natural ability to recognize faces. It reduces the risk of fraud and identity theft that may be associated with online banking activity. You can view a short Passfaces demo to familiarize yourself with this security feature at www.rcu.org / Account Access / eBranch.
- If you are currently enrolled in AnchorBank Internet Banking, watch for periodic secure messages with important information and updates regarding your transition to RCU eBranch.

ACQUISITION IS PENDING
FINAL REGULATORY APPROVAL



PO Box 970 • Eau Claire, WI 54702-0970
715-833-8111 • 952-933-9000 • 1-800-341-9911
www.rcu.org



Important Documents

RCU Disclosures and Special Service Charges documents are enclosed. Please save them in your Discover RCU folder for future reference.



Dear AnchorBank Customer:

RCU is excited about the opportunity to acquire eleven AnchorBank offices in Western Wisconsin. On behalf of our entire organization, I am very pleased to welcome you into the RCU family.

AnchorBank has allowed us to contact you because RCU (Royal Credit Union) will be acquiring one or more of your AnchorBank accounts.

RCU is a stable, sound, and innovative credit union, doing business in Western Wisconsin for 46 years. We are also local, with a deep commitment to our Members and the communities in which we do business. As you will see from the map inside, these new offices will complement our existing locations and become an important part of the RCU service area.

I know you undoubtedly have many questions about this transition to RCU. I am writing today to help you Discover RCU by sharing some general information and addressing some initial questions you may have.

We hope to make the transition from AnchorBank to RCU as simple as possible for you. Within the next month, you will receive several mailings from us. If you have both business and personal accounts, you will receive mailings for each. All will be related to this acquisition and will include information on your new accounts, who to contact if you have questions, and a helpful Things To Do list.

We look forward to getting to know you, demonstrating our service, and earning your business.

If you have questions or comments for me, please feel free to contact me directly at 715-833-8105 or charlesg@rcu.org.

Most sincerely,

Charles M. Grossklaus
CEO

