



WALWORTH STATE BANK

OFFICES: WALWORTH, DELAVAN, WILLIAMS BAY AND ELKHORN

Dear Valued Customer:

This notice is being given to you because you have established a relationship with the Walworth State Bank. Financial institutions are required by law/regulation, such as the USA Patriot Act, to make this notice available to its customers.

To help the US government fight the funding of terrorism and money laundering activities, financial institutions are required to obtain, verify, and maintain information that identifies each person (whether an individual or organization) who establishes a relationship.

What this means to you: When you establish a relationship with Walworth State Bank, we will ask you to provide us with certain information and documentation to help us identify you. We will ask for your organization's name, physical address, tax identification or other government registration number, and other relevant information. We may also ask for a Certificate of Incorporation, Articles of Incorporation, or other identifying documentation pertinent to your type of organization. The information provided will be kept secure in accordance with our bank policies.

In addition, in accordance with the Unlawful Internet Gambling Enforcement Act, transactions associated with unlawful internet gambling are prohibited. Specifically, the Act "prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling." Walworth State Bank customers must not initiate or receive wire transfers, checks, draft or other debit/credit transactions that are restricted to the Act. If you engage in internet gambling, please provide us with documentation to show that the internet gambling business is lawful.

If you have any questions regarding this letter please feel free to contact one of our personal bankers.

Thank you for banking with the Walworth State Bank. We appreciate your business.

Sincerely,

Robert W. Klockars
President/CEO