



COMMUNITY BUSINESS BANK NEWS

Your Bank — Your Community — Your Choice™

SUMMER 2011

LOCAL PASSION AND COMMUNITY COMMITMENT CONNECTS THE LODI SPORTS AND RECREATION CENTER WITH COMMUNITY BUSINESS BANK

We are more than just a fitness center, said Dawn Moses, a mother of five, a soccer and softball coach, home school instructor and the Director of the Lodi Sports and Recreation Center. "Our vision was to create a facility that would bring the community together—a common meeting point where people of all ages can not only get fit and improve their health, but can laugh, play, make friends, share conversation . . . in general, to promote happiness and well-being."

Without a doubt, in only 2½ years, the non-profit Lodi Sports and Recreation Center has achieved that vision and more. Located at 801 North Main Street next to the Piggly Wiggly, the Center has become a place for Lodi residents to meet, exercise and have fun.

Describing the facility, Dawn shared that the Center has three basketball courts, two weight rooms, an indoor walking/jogging track, a Cross Fit Training room, a full array of cardio equipment, a yoga/dance studio, a batting cage, a child care area for members and multi-purpose rooms that are available for parties, gatherings and business functions.

Dawn said that non-members are also welcome to take advantage of their programs, classes, rental rooms and snack bar. "Sports and civic groups of all kinds use the facilities including AAU basketball coaches who rent the courts for both practice and league play, LCAT (The Lodi Community Action Team) which

holds their 'town hall' meetings about drug and alcohol awareness at the Center, and Relay for Life of Lodi, a part of the American Cancer Society, that holds their weekly meetings at the Center," Dawn noted.

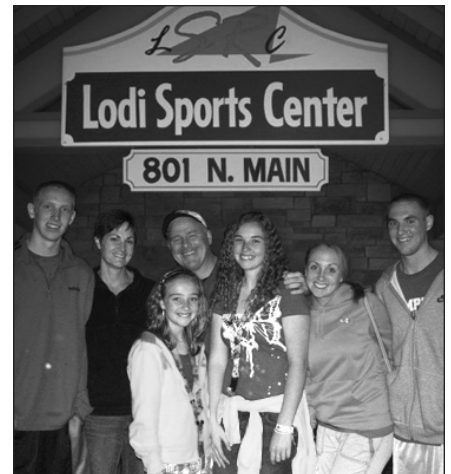
"Earlier this year, the 2011 Hoop Basketball Tournament was held at the Center and, this spring, Relay For Life will be using our facilities for their 'relay walk' fundraiser," added Dawn. "Our goal is to create a real family environment. We have a passion about our area youth and seniors. In fact, we are really proud of events like our Daddy Daughter Dance, Ballroom Dance Classes and our 'Silver Sneakers' classes that help improve muscle strength and range of movement for older adults."

When asked why they bank at CBB, Dawn didn't hesitate, "Keeping it local," she said.



Exercise and weight room.

Dawn continued, "We believe in investing in the community and we believe in working with local businesses like CBB that also invest in the community. The staff at CBB are very professional; yet we still feel like we're family. They treat us like friends and not a number. The truth is, I'm new to operating a business of this size and I'm learning as I go. Thankfully, the folks at CBB are extremely patient



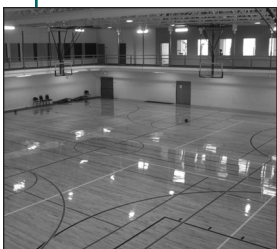
From L to R: The Moses Family: Brady, Dawn, Taylor, Dave, Brooke, Brianna and Tanner.

with me. They take the time to walk me through processes that I never had to deal with before like returned checks and stop payments. What's more, they are very, very convenient. All I have to do is walk across the parking lot."

Whereas Dave Moses uses the Bank's online banking service, Dawn finds it just as easy to take a stroll and have a chat with CBB's Lodi staff. "Everyone at the Lodi office have been very helpful and I couldn't be happier with the service," said Dawn.

The Lodi Sports and Recreation Center is owned by Dawn's father, Don Barnes, and her husband, Dave Moses. Dawn and Dave have five children: Brianna, Tanner, Brady, Brooke and Taylor. ■

The Lodi Sports Center
801 N. Main Street
(next to Piggly Wiggly/behind Pizza Pit)
Lodi, WI 53555
Phone: (608) 592-1700
www.lodisportscenter.com



Basketball/volleyball courts.

HOW DOES THE FED SET RATES?



There is often a lack of understanding, or misunderstanding, on the part of many as to just how the Federal Reserve System (Fed) "sets" interest rates. And it is important to note, the same principles apply to a bank's rates for both deposits and loans. Perhaps this quick review will assist in explaining interest rate changes.

Let us start with the Fed. It does not actually "set" or "change" interest rates; the Fed only alters the conditions in the market that influence interest rates. The reasons for seeking to change interest rates are for the purpose of exerting control on the overall economy. Generally speaking, lower rates, which we have experienced since 2008, are desirable to spur economic activity, whereas higher rates are used to cool off the economy and to control inflation. Interest rates are largely influenced by the law of supply and demand - when the supply of money to lend exceeds the demand for loans, the price of a loan (interest rate) declines. The opposite, of course, is also true—when the demand for loans exceeds the supply of lendable funds, the price goes up. The Fed influences those factors by buying or selling U.S. Treasury securities, which raises or decreases the supply of money in the private sector. For example, when the Fed desires higher rates in order to control inflationary factors, which is the current environment, it sells securities, thus reducing the amount of money in circulation. ("Money" is primarily currency and demand deposits in all banks.)

A bank like Community Business Bank, unlike the Fed, does not directly influence overall rate changes - we react to them. As the supply of money decreases, it raises the rates paid on clients' deposits to attract new deposits and to retain dollars already on deposit. Correspondingly, a bank raises the rates charged for loans in order to meet the added cost on deposits. How fast a bank makes changes depends not only on the underlying supply and demand factor discussed, but how fast the competition changes its interest rates.

I hope you have found this very brief overview on how the Fed influences interest rates of value.

In closing, I want to wish you a fun-filled and safe summer! And don't forget to stop by the week of June 20-24th as we salute our local dairy and ag industry with ice cream treats for all.

COMMUNITY BUSINESS BANK

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Debra R. Lins, President

JUNE DAIRY MONTH



June is Dairy Month! We salute all those involved in the dairy and ag industries.

Stop in for a treat the week of June 20-24 as we celebrate June Dairy Month! ■

CBB UPDATES

- Enjoy a *Branson Musical Holiday* with Community Business Bank and Collette Vacations—November 3-7, 2011. Round Trip Air from Madison, Wisconsin. All are invited to reserve a spot on this holiday tour. For more specific details, email bbreunig@cbbwi.com or call (608) 643-6300.
- CBB clients receiving their statements electronically will receive an email notice when their account statement is available. As of May 2011, clients will *no longer receive reminder emails* to view their statements.
- Receive upcoming issues of the CBB Newsletter electronically and help save our natural resources! To take advantage of this environmentally friendly option, email bbreunig@cbbwi.com. ■

ON THE Move

Jeanne T. Glynn, Personal Banker II, has transferred from the Bank's Lodi branch to their Sauk City location.

Congratulations to Jerry Schaller, Vice President Loan Quality & Compliance, who recently received a special recognition award from Habitat for Humanity Sauk Columbia Area in appreciation for over a decade of dedicated financial guidance and service to the Board of Directors! Jerry served both on the Board and as their first Treasurer. During his tenure as a volunteer for this organization, the organization built 11 homes with 2 more scheduled for 2011.

Stacy Stormer, Assistant Vice President Personal Banking, has been named to the Elder Abuse Interdisciplinary Team for the Aging and Disability Resource Center of Columbia County. ■



Jeanne Glynn



Jerry Schaller



Stacy Stormer

TOGETHER, WE CAN DO THIS.

Sallie Mae Smart Option Student Loan®



Community Business Bank Smart Option Student Loan® by Sallie Mae®

The Community Business Bank Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge the gap between federal loans and the cost of your education expenses. To learn more or to apply, please go to:

www.cbbwi.com/student_loans.html



COMMUNITY BUSINESS BANK

ONLINE BANKING



Did you know online banking offers incredible convenience to clients? There is no question that online

banking has revolutionized the way many people bank today. But techno-phobic clients need not worry. The new electronic options are a compliment to existing bank services. Here are some statistics to share with all of our readers.

- For the first time, more bank clients (25%) prefer to do their banking online compared to any other method, according to a 2009 survey of 1,000 consumers conducted for the American Bankers Association (ABA) by Ispos Reid, an independent market research firm.
- The popularity of online banking is not exclusive to the youngest consumers; in fact, it is the preferred banking method for all bank clients under the age of 55, according to the ABA survey. Consumers older than 55 still prefer to visit their local branch (26%), followed by ATMs (17%).
- Consumers cited the following as the top attractions for online banking: convenience (79%); saves time (71%); better control over finances (52%); and privacy—you do not have to talk to anyone (41%).
- Convenience is the number one attribute people look for when shopping for bank services, and online banking defines convenience for many clients. With a few clicks of a mouse, clients can check deposits, pay bills or even submit a loan application.

See a Community Business Bank Personal Banker for all of your banking needs, along with enjoying our easy-to-use Online Banking. ■

Source: 2010 American Bankers Association Issue Summary

Have a Fun and Safe Summer!

Know Your Banker



Mary K. Schulz

Mary K. Schulz Assistant Vice President Operations

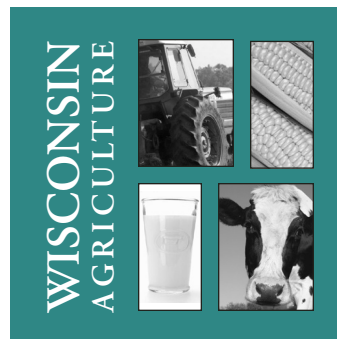
In my job as the Assistant Vice President Operations, I enjoy a wide variety of duties within the operations department. Some of my responsibilities are balancing the bank, setting up and monitoring Automated Clearing House (ACH) direct deposit transactions and Online Banking, backing up the drive-up tellers, and responding to client requests on their various account questions.

I have been in the banking industry for

more than 35 years and find that working in a community bank in a small community to be very rewarding. From the start, I felt very comfortable with management and the entire staff at Community Business Bank. The opportunity to work with clients on a first name basis makes me feel like we are making a difference in their lives.

Currently, I am active with the Waunakee Relay for Life Committee and the Sauk Prairie Kiwanis Club. In my spare time, I enjoy reading and spending time outdoors with my family which includes my husband Loran, two daughters and two grandsons. ■

DID YOU KNOW?



The \$59.6 billion agricultural industry represents 10% of our state's economy and generates 359,000 jobs. Wisconsin farmers held assets of \$64.5 billion and debts of \$7.7 billion at the end of 2009. In 2010, milk sales were estimated at \$4.2 billion, making Wisconsin one of the largest ag producing states in the United States. ■

Source: Wisconsin Agricultural Outlook Forum, January 2011

Just 4 Kids

CLUB CORNER

Just 4 Kids Club Members recently received their most recent newsletter. Be sure to stop in to enter the latest "Guess Jar" contest and drop off your **Memorial Day tributes** at either of our locations.

"Just 4 Kids" Newsletter

Be sure to email bbreunig@cbbwi.com with any news you want to share in the next "Just 4 Kids" Club Newsletter.



To become a "Just 4 Kids" club member, call a CBB Personal Banker at either of our locations.

Clink, Clank, Make Us Your Piggy Bank™

MONTHLY BANK STATEMENT

A monthly bank statement is a general term used for a personalized financial record that regularly informs a recipient on the status of his or her deposit or savings account. It is generally mailed/ emailed to the recipient on or near the same day each month. There are many different types of monthly statements, depending on your particular accounts.

For a *checking account*, a monthly statement will show the current balance in the account as of the statement date. You can check to see that all debits against your account are accurate, and that all deposits/credits that have occurred since the previous month's statement have been posted. If the account is overdrawn, this will also show on the statement, as well as any charges associated with your account.

A monthly statement for a *savings account* shows the current balance accumulated, all new deposits, and the interest earned during the current cycle's activity. If money has been withdrawn from your savings account in the previous 28-31 days, this will also be referenced on the

monthly statement.

Whether you receive a paper or electronic monthly statement, it is very important to examine your statement with "reasonable promptness" and report any errors to your financial institution. If you have any questions or concerns on your monthly statement with CBB, please contact a Personal Banker immediately and they will be happy to assist you. ■

CBB SCHOLARSHIP WINNERS



We congratulate **Carley Patterson** and **Court Garton** who have each been selected to receive a scholarship from Community Business Bank. Each is a 2011 high school graduate with plans to attend a four-year college this fall. Awarded funds become available upon successful completion of first semester and second semester registration. Congratulations to all area graduates! ■

ELECTRONIC STATEMENTS AVAILABLE

Fast, Efficient and Free!

Sign up today and receive monthly account statements electronically. **Sign up by July 15, 2011 and \$5 will automatically be deposited into your account.** Contact your CBB Personal Banker at either location to learn more! ■

COMMUNITY BUSINESS BANK

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DRIVE-UP: M-F 8-6; SAT. 9:00-NOON

807 NORTH MAIN STREET
LODI, WI 53555

PHONE: (608) 592-7788
FAX: (608) 592-5518
HOURS: M-F 8:30-4:30 AND BY APPT.;
SAT. 9:00-NOON
DRIVE-UP: M-F 8:30-5:30; SAT. 9-NOON

www.communitybusinessbank.com

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