

AMBANC FINANCIAL SERVICES INC.
115 Front Street
P.O. Box 130
Beaver Dam, WI 53916

March 30, 2018

Dear Ambanc Financial Services Shareholder,

The Ambanc Board of Directors recently authorized a quarterly dividend of \$.06 per share payable on March 30, 2018. Enclosed you will find a check for this payment, or if you enrolled for direct deposit, the funds were deposited on March 30.

The annual shareholder meeting will be held on Tuesday, April 10, at 2:00 p.m. Informational packets were mailed late last week. I encourage you to attend the meeting; however, if you are unable, please complete and return the proxy form included with the packet. I look forward to seeing many of you at the meeting.

We appreciate your support and please remember, the best compliment we can receive is the referral of a prospective client to one of our banks.

Sincerely,

A handwritten signature in black ink that reads "John R. Oathout". The signature is written in a cursive style with a long horizontal stroke at the end.

John R. Oathout
President and Chief Executive Officer