

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

September 29, 2017

Dear Ambanc Financial Services Stockholder,

The past quarter has been eventful for The American National Bank and The Necedah Bank.

In August, a brand-new website was launched which provides customers with easier navigation abilities and displays a fresh, new look. If you have not experienced the new site yet, I invite you to do so. The Necedah Bank will have a new website launched by the end of the year.

In August The American National Bank hosted Wisconsin's 6th Congressional District Republican Congressman, Glenn S. Grothman. During his visit, some of the key areas discussed included regulations facing small, community banks, tax reform and ways community banks can make their voices heard.

Throughout 2017, improvements to the main bank location have been made to update the facility. The most recent improvement has been the installation of energy saving LED lighting units in the main office lobby which will save nearly \$4,000 in energy costs each year - not to mention an improved lighting system.

I'm sure you have heard about the Equifax data breach that has affected an estimated 143 million Americans. To help educate community members on cybercrime and provide tips on things they can do to protect their identities and finances, The American National Bank is hosting two Cybersecurity Workshops in October at Higher Grounds Coffee House in Beaver Dam. These events are free and open to the public. I would encourage you to attend on either Wednesday, October 4 at 10:30 am or Thursday, October 19 at 5:30 pm. Call one of our offices to sign up if interested in attending.

Recently, the Ambanc Board of Directors authorized a quarterly dividend of \$.06 per share payable on September 29, 2017. Enclosed you will find a check for this payment, or if you enrolled for direct deposit, the funds were deposited on September 29th.

Sincerely,



John R. Oathout
President/CEO