



Prestige Club Bingo Party!

Save the date! Show your Prestige Club pride and attend our Bingo Party on February 24, 2017 at 1:30 p.m. at the Amundson Center in Cambridge.

PRESTIGE CLUB PRESS BY BADGER BANK

IN THIS ISSUE

How can you make your retirement money last? - *Provided by Mike Wendt of Family Wealth Advisors*

All retirees want their money to last a lifetime. There is no guarantee it will, but, in pursuit of that goal, households may want to adopt a couple of spending and investing precepts.

Observe the 4% Rule

This classic retirement planning principle works as follows: a retiree household withdraws 4% of its amassed retirement savings in year one of retirement, and withdraws 4% plus a little more every year thereafter – that is, the annual withdrawals are gradually adjusted upward from the base 4% amount in response to inflation.

In today's low-yield environment, the 4% rule has its critics. Retirees should review their income sources and income prospects with the help of a financial professional to determine what withdrawal percentage is appropriate given their particular income needs and their need for long-term financial stability.

Adopt a "Bucket" Approach

In this strategy, a retiree household assigns one-third of its savings to equities, one-third of its savings to fixed-income investments, and another third of its savings to cash. Each of these "buckets" has a different function.

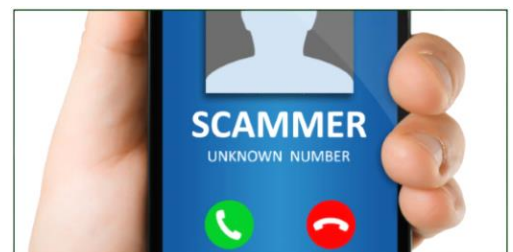
The cash bucket is simply an emergency fund stocked with money that represents the equivalent of 2-3 years of income the household does not receive as a result of pensions or similarly scheduled payouts. The household replenishes the cash bucket over time with investment returns from the equities and fixed-income buckets.

The basic message from these precepts is avoid overspending and invest with growth in mind- it may help you sustain your savings for the long run.



Announcing an Addition to our Wealth Management Team!

Mike Wendt of Family Wealth Advisors joins our experienced asset management team!



Don't Say "Yes"

Don't fall victim to the latest phone scam! Learn how to protect yourself.

Don't Say "Yes"- Just Hang Up

If you receive a phone call from someone asking "can you hear me," hang up. You're a potential victim in the latest phone scam.

Sometimes all a crook needs from you is one word – "Yes." With a tape recording of your voice saying it, a scammer can sign you up for services you didn't ask for or take other actions to steal your money- and when you protest that you never authorized the charges, that "yes" can make it harder to get the charges removed.

Here are some tips to protect yourself against these scammers:

- ❖ Do not answers calls from numbers you do not recognize.
- ❖ If you do answer and are asked questions that seem to be fishing for a "yes" or "no" answer, do not respond and hang up immediately.



- ❖ Never give out personal information when you are unsure of the caller.
- ❖ Register your phone numbers with the National Do Not Call Registry.
- ❖ Check your bank and credit cards statement regularly for unauthorized charges. If you notice something fraudulent contact your financial institution or credit card company immediately.
- ❖ Use online banking or your Badger Bank Mobile App to periodically check your account activity.



Announcing an Addition to our Wealth Management Team!

Customer satisfaction has long been the gateway to loyalty. Serving our customers and acting in their best interests is what makes our business sustainable. We believe in integrity, customer collaboration, and local service. It is for these reasons that we are pleased to announce our new investment advisory relationship with Mike Wendt of Family Wealth Advisors.

Born and raised here in Jefferson County, Mike's ties and commitment to our communities align with the

overall vision for our organization. Working in the financial industry for over 10 years in various capacities such as financial planning, investment management, and tax preparation, Mike brings a plethora of financial experience to our team.

Mike will be working exclusively with Ann Herdendorf and the Trust Department staff to help customers identify and achieve their financial goals. Feel free to contact us at (920) 563-2478 if you would like to initiate a meeting with Ann and Mike.

Not insured by the FDIC or any other Federal Government agency. Not a Deposit or other obligation of, or guaranteed by any bank or their affiliates. Subject to risk including the possible loss of principal amount invested.



Mike Wendt
Family Wealth Advisors