



WORKING TOGETHER, ACHIEVING SUCCESS.

Prestige Club Press

By Badger Bank

IN THIS ISSUE

Protect Yourself from Card Skimming

Don't fall victim to these insidious attacks!

Consumers typically worry about credit/debit card fraud when making purchases online, but most recently fraudulent credit/debit card activity has taken the form of card skimming. Skimmers are malicious card readers that grab data off a card's magnetic strip by being attached to real payment terminals and harvesting the data of the swiped cards. Skimming is most likely to occur at gas stations and ATM terminals. The key to staying safe is understanding the security measures necessary to protect yourself from these insidious attacks. Below are some tips to protect you from skimming.

Check for Tampering. When you approach an ATM terminal or gas station card reader, check for obvious signs of tampering. Wiggle everything, all parts should be securely attached to the machine. If something doesn't look or feel right, don't use it.

Think Through Your Steps.

Whenever you enter your debit card's PIN, just assume there is someone looking. Stay safe and cover the keypad with your hand when you enter your PIN. PIN transactions are a safer methodology when using a debit card because fraudsters are unable to use stolen card data without the PIN. Additionally, consider location and timing when conducting transactional activity. Skimmers are more likely to be placed on terminals or readers that aren't located in overly busy locations and the risk is higher on the weekends than during the week due to the likelihood of the machines being checked.

Stay Aware. Take steps to protect yourself. Monitor your transactions and report any suspicious activity to your card issuer or bank as soon as possible.



Pay with Pride!

Now offering School Spirit debit cards!



Cambridge Re-Grand Opening

Renovation efforts are complete!

Now Offering School Spirit Debit Cards!

Badger Bank is excited to announce a new way for students, staff, families and community members to show their school spirit with the new School Spirit Debit Card program. Badger Bank is offering custom debit cards for the Fort Atkinson, Cambridge, Johnson Creek, and Jefferson school districts.

With the launch of the School Spirit program, every time a cardholder uses the Badger Bank School Spirit debit card to make a purchase, \$0.05 will be allocated back to the school district. Each district will receive a check annually for the accrued transactional activity. The cards are available to any current customer of Badger Bank or to new customers who open a checking account with the bank. New Badger Bank customers may opt into the program with no extra cost. For current customers opting



into the program, there is a one-time replacement card fee of \$10. Badger Bank School Spirit debit cards can be used anywhere VISA is accepted.

"We are excited to have an ongoing role in funding our districts educational initiatives," said Steve Dehnert, President & CEO of Badger Bank. "The School Spirit cards allow us to give a portion of our earnings to the communities we serve, which as a community bank, is at the core of our existence-Working Together, Achieving Success."

START PAYING WITH PRIDE!

STOP BY AND SEE A PERSONAL BANKER AT ANY OF OUR FOUR CONVENIENT LOCATIONS FOR MORE DETAILS OR TO ORDER YOUR CARD TODAY!



Badger Bank-Cambridge Celebrates Re-Grand Opening

Badger Bank is pleased to announce the completion of our newly remodeled Cambridge office located at 102 W Main Street.

On Friday, September 9th the bank hosted an open house event for customers and community members to attend. Steve Dehnert, CEO & President, David Keleher, Executive Vice President, and Steve Fiore, Vice President of the bank grilled and served burgers and brats all day as a customer appreciation gesture. In

addition, all attendees were invited to enter to win a drawing for Wisconsin Badger football tickets. The newly remodeled office features upgrades to the lobby's interior that will help provide the best customer banking experience.

Badger Bank's Cambridge office will continue to be a full-service location, with a complete range of deposit products and loan solutions.





PRESTIGE CLUB TRIP DEADLINE APPROACHING!

October 30th is the deadline for reservation for the Prestige Club Holiday Trip!

Memories Dinner Theatre in Port Washington, WI
An Unexpected Gift
 December 3rd
 Member: \$84/person
 Non-Member: \$89/person

Looking for additional trip information? Contact Jana Evans at (608) 423-3241 or visit our website at **BadgerBank.bank** for full details!

Don't forget to invite your friends! Remember trips are open to non-members too!

See what's happening on our social sites:

Fixed index annuities provide the guarantees of fixed annuities, combined with the opportunity to earn interest based on changes in an external market index.

- Principal protection from market downturns
- Tax-deferred growth potential
- One or more index allocation options
- A choice of crediting methods
- Income options, including income for life
- Spousal continuation options



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Annuities are designed to meet long-term needs for retirement income. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Any distributions are subject to ordinary income tax and if taken prior to age 59 1/2, a 10% federal tax penalty. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurer.

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 Ft. Atkinson • Cambridge • Johnson Creek • Jefferson

Badger Bank Celebrates the Career and Retirement of Long Time Employee Donna Rahn

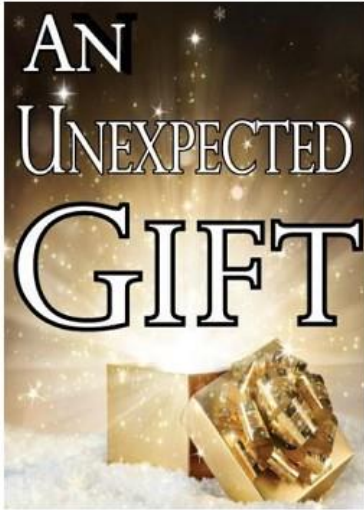
On August 18, 2016 Badger Bank- Cambridge hosted an open house event for friends, family and community members to celebrate the career and retirement of Donna Rahn, a valued member of Badger Bank for 27 years. The open house event was a huge success- Donna was showered with gifts and appreciation for her longstanding commitment to serve the financial needs of the Cambridge community and the many customers she has worked with over the years. In addition to being a dedicated employee, Donna also donated her time to civic organizations including serving as treasurer for her church until 2014. Donna's official retirement date was September 2, 2016. While we will miss her dearly, we are appreciative of her many years of service, and excited for her to begin this new chapter in life. Donna is looking forward to spending more time with her husband, grandchildren, and family as well as tending to her gardens.



Memories Dinner Theatre

An Unexpected Gift

Saturday, December 3rd, 2016



Memories is “Your Live Entertainment Destination,” Its dazzling 2500 square foot solid maple dance floor, rustic tamarack log ceiling, and twin stone fireplaces also give this dinner theatre exquisite charm! Today we will see the matinee performance of “An Unexpected Gift”. Christmas and family...words which evoke powerful emotions in most people. For The Buerkle Family, those two words result in: joy, sorrow, anger and love... a mixture only slightly less explosive than TNT. Join this family, as they assemble for their family holiday gathering; each of them carrying their own set of baggage; each of them needing the unconditional love and support from the others, to lighten the load of that baggage. When good ol' Wisconsin winter weather causes them to lose power, yuletide festivities seem to go "down the drain" as they lose plumbing, lights and all of the usual comforts of home. Resorting to warmth from the fireplace, illumination through candles and answering the call of Mother Nature via the old outhouse out back, the gap between the generations is narrowed; life, if for just a short time, becomes a little simpler; and The Buerkle's are reminded of the wonderful gift they have had all of the time...Family. **Lunch is included.**

Menu: Beef Tips in a Wine Sauce, Buttered Noodles, Steamed Vegetable Blend, Memories' Famous Fluff, Dinner Salad with Raspberry Vinaigrette Dressing, Warm Dinner Rolls, and Cherry Pretzel Torte.

Please call Jana Evans at Badger Bank at 608-423-3241 to make your reservation!
Deadline for reservation: October 30th, 2016- payment required at time of reservation.

Please make checks payable to Badger Bank

Per Person Cost for Members: \$84

Per Person Cost for Non-Members: \$89

Departure Times & Locations

9:00am Depart Cambridge-Badger Bank
 9:30am Depart Fort Atkinson-Badger Bank
 10:00am Depart Jefferson-Badger Bank

Estimated Return Time

7:00pm
 6:30pm
 6:00pm

Memories Dinner Theatre trips are non-refundable at 30 days prior to departure, unless a replacement can be found. Gratuities for the tour director and driver are not included and are at the passengers discretion.