



Financial Solutions from Advisors You Trust

Dear Friends of SNBT,

It's true what they say, you can't hide from change. Thanks to our tremendous team at The Stephenson National Bank & Trust, I can honestly say that we have a culture that embraces the concept, "The right change at the right time."

In the spirit of change and creating efficiencies, we are proud to announce the replacement of our ATMs at every office to more modern machines. We're calling these new ATMs "eTellers" and we think you'll love the convenient new services:

- Accepting deposits of cash and checks in one stack
- Delivering withdrawals of: \$1's, \$5's, \$20's, and \$50's

Over time, we'll implement even more convenience:

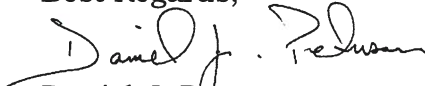
- Dispensing loose change
- Providing on-screen video assistance from a knowledgeable SNBT banker
- Assisting with loan payments
- Offering additional secure login methods (besides just Debit or ATM Card)

These eTellers are considered self-assisted, similar to self-checkout at a grocery store. We're excited to have the first eTeller already placed inside the Marinette Office lobby. At the present time, it is being used by our staff for training and to get accustomed to the procedures behind-the-scenes. Watch for other eTellers to be installed in each Drive-Up in early spring.

Our eTellers are just one more way SNBT gives you the best of both worlds – the personalization of a community bank that will listen and respond to their needs, yet has the innovative services typically found at larger national institutions.

Please follow us on Facebook or visit our webpage www.snbt.com/eTeller to learn more about this new technology and watch for project updates.

Best Regards,



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President & CEO

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