BWD
Bank of Wisconsin Dells
716 Superior Street, P.O. Box 490
Wisconsin Dells, WI 53965

Statement Ending 03/31/2026

The Forest Condominium Association

Account Number: XXX2770

Managing Your Accounts

Main Bank	Bank of Wisconsin Dells
Phone Number	(608) 253-1111
Mailing Address	716 Superior Street Wisconsin Dells, WI 53965
Website	Dellsbank.bank

THE FOREST CONDOMINIUM ASSOCIATION LTD
1046 SADDLE RDG
PORTAGE WI 53901-9781

Summary of Accounts

Account Type	Account Number	Ending Balance
SMALL BUSINESS	XXX2770	$16,243.62

SMALL BUSINESS - XXX2770

Account Summary

Date	Description	Amount
02/28/2026	**Beginning Balance**	**$12,102.89**
	2 Credit(s) This Period	$9,270.00
	7 Debit(s) This Period	$5,129.27
03/31/2026	**Ending Balance**	**$16,243.62**

Account Activity

Post Date	Description	Debits	Credits	Balance
02/28/2026	**Beginning Balance**			**$12,102.89**
03/05/2026	ACH Processing Fee	$9.50		$12,093.39
03/06/2026	The Forest Condo Mar 26 ACH XXXXX3394		$8,745.00	$20,838.39

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SMALL BUSINESS - XXX2770 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
03/09/2026	Alliant - WPL PAYMENT 4370110000	$23.72		$20,814.67
03/10/2026	DEPOSIT		$525.00	$21,339.67
03/16/2026	Alliant - WPL PAYMENT 2824530000	$15.17		$21,324.50
03/16/2026	Alliant - WPL PAYMENT 1956810000	$23.72		$21,300.78
03/16/2026	Alliant - WPL PAYMENT 9994240000	$23.72		$21,277.06
03/16/2026	SADDLE RIDGE 977 WATER CONT FOREST	$1,512.17		$19,764.89
03/16/2026	SADDLE RIDGE 313 SEWER TRAN FOREST	$3,521.27		$16,243.62
03/31/2026	**Ending Balance**			**$16,243.62**

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

Payment Order of Items

Date and Parties

Institution Name & Address	**Account Title & Address**	**Date**
BANK OF WISCONSIN DELLS PO BOX 490 WISCONSIN DELLS WI 53965-0490		**Account Number** **Internal Use**

Payment Order

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

If a check, item or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Our policy is to process in-person cash withdrawals and deposit corrections first
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☐

We process debit card transactions, ATM withdrawals, person-to-person transfers, and wire transfers second
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☐

We process internal transfers to other accounts with us (including Online Banking and loan payments) third
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☐

We process Automated Clearing House (ACH) transactions fourth
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ If you use a Check which is electronically converted by the payee, it will be processed as an ACH Transaction

We process Checks (including Bill Payment transactions paid by checks) fifth
☐ in the order in which they are received. ☒ in numerical order. ☐ according to the dollar amount with the smallest items being processed first. ☐

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Change Notice

The Bank of Wisconsin Dells is updating the Additional Terms section of the Terms and Conditions notice dated 6/1/2023. This change is effective on 4/1/2026. Sections 1 through 40 of the Terms and Conditions remain unchanged. This Change Notice provides the new language under Section 41 Additional Terms. For a full copy of the Bank of Wisconsin Dells Terms and Conditions, please contact the bank at one of our branches, call us at 608-253-1111, or email us at info@dellsbank.bank

Terms and Conditions Additional Terms Effective 4/1/2026

An overdrawn account will typically result in you being charged an Overdraft Item Fee and/or Daily Overdraft Charge Fee (individually and collectively as the context so requires, an "Overdraft Fee") or an Non-Sufficient Fund (NSF) Item Fee ("NSF Fee"; together the Overdraft Fee and NSF Fee, each a "Fee") pursuant to the current Account Fee Schedule, as updated from time to time and available upon request. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. A Non-Sufficient Funds transaction ("NSF transaction") is slightly different. In a NSF transaction, there is not enough money in your account to pay for a transaction, and we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you the applicable Fee.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchase of gasoline, hotel rooms, or meals at restaurants. When this happens our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be NSF transaction if we do not pay it or an overdraft transaction if we do pay it. Your account will be charged an NSF Fee or Overdraft Fee according to our NSF Fee or Overdraft Fee policy. You will be charged the applicable Fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstance we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge an Overdraft Fee for overdrafts caused by ATM withdrawals or one-time debit card transactions. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and Overdraft Fee(s).

If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF Fee for returning the payment./ Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Accounts with a $0.00 balance may be closed automatically. If you intend to close your account with us, you should tell us; simply transferring all the money in your account and reducing your account balance to $0.00 is insufficient notice and may result in additional fees charged to your account.