

SUBSCRIBER AGREEMENT AND TERMS OF USE

October 2016

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This Subscriber Agreement and Terms of Use (this "Agreement") governs your use of all digital products and services from the Wisconsin Lending Guide, and in some cases described below, the print version of Wisconsin Lending Guide (a "Service"), These products and services are provided either directly by Wisconsin Bankers Association and its subsidiaries ("we", "us", "our") or through various third party platforms and devices (e.g., mobile and tablet).

By Subscribing, you agree to be bound by the terms of this Agreement. If you do not agree to be bound by the terms of this Agreement, you should not check the box but you will not be able to proceed with the registration process for the respective Service and become a subscriber. To the extent you have access to, or are using, a Service without having completed our registration and/or payment process, you are hereby notified that your continued use of a Service is subject to immediate termination.

Published by: Wisconsin Bankers Association

This website is designed to assist bankers and economic development professionals in identifying effective financing options. Written from the perspective of the lender, it provides credit and eligibility information, which is specific enough to allow for project structuring. Contact persons and procedures for accessing programs are also included in each entry.

Your paid subscription to the new website will grant you access to all the information you've come to rely on, faster and anywhere you go.

This website was developed by the Wisconsin Bankers Association in conjunction with the Wisconsin Business Development Finance Corporation. This website is designed to provide accurate and authoritative information in regard to the subject matter covered. This is provided with the understanding that this site is not engaged in rendering legal, accounting or other professional services. If legal service or other expert assistance is required, the services of a competent and professional person should be sought.

1. Changes to Subscriber Agreement

We may change the terms of this Agreement at any time by notifying you of the change in writing or electronically (including without limitation, by email or by posting a notice on the Service that the terms have been "updated" or similar words). The changes also will appear in this document, which you can access at any time by going to the Subscriber Agreement and Terms of Use link at the footer of those Services which are made available through a website Services which are made available as an application. By using a Service after changes are made to this Agreement you signify that you agree to be bound by such changes.

2. Privacy and Your Account

Registration data and other information about you are subject to our Privacy Policy. Your information may be stored and processed in the United States or any other country where the Wisconsin Bankers Association has facilities, and by using a Service online, you consent to the transfer of information outside of your country. If your access to a Service has been provided by or through a third party (for example, your employer or an education institution where you are a student) (each, a "Third Party"), the Third Party may have provided us with information about you to enable us to provide you with access to the Service and distinguish you from other subscribers (such as your email address or name). If you access a Service using a password, you are solely responsible for maintaining the confidentiality of that password. If you provide someone else with access to your password to a Service, they will have the ability to view information about your account and make changes through the website for the Service. Similarly, if you tell someone the answer to your security question for a Service, they will be able to request information about your account and make changes through Customer Service. You agree to notify us promptly if you change your billing and delivery addresses and email address so we

can continue to contact you and send any notices required hereunder. If you fail to notify us promptly of a change, then any notice we send to your old address shall be deemed sufficient notice.

3. Fees and Payments

You must be 18 years of age or older to purchase a subscription to the Services or any other content, product, or service offered by us through the Services. If you are less than 18 years of age and want to make any such purchase, please ask your parent or guardian to complete the purchase on your behalf. You agree to pay the subscription fees and any other charges incurred in connection with your account for a Service (including any applicable taxes) at the rates in effect when the charges were incurred. If your subscription includes access to areas containing premium content or services, your access to such areas may be subject to additional fees, terms and conditions, which will be separately disclosed in such areas. Unless you have paid by check, we will bill all charges automatically to your credit card. Subscription fees will be billed at the beginning of your subscription and any renewal. As a general matter, all fees and charges are non-refundable. We reserve the right to issue refunds or credits at our sole discretion. If we do issue a refund or credit, we are under no obligation to issue the same or similar refund in the future. Please email info@wisconsinlendingguide.com for more information. We may change the fees and charges then in effect, or add new fees or charges, by giving you notice in advance and an opportunity to cancel. If you believe someone has accessed a Service using your user name and password without your authorization, please immediately notify us by calling the Wisconsin Bankers Association at (608) 441-1200. You are responsible for any fees or charges incurred to access a Service through an Internet access provider or other Third Party service.

4. Term; Cancellation and Renewal

4.1 Term and Renewal. This Agreement shall remain in full force and effect while you use the Services. Unless you have paid by check, your subscription will renew automatically until it is cancelled in accordance with this Section. For annual subscriptions, we will notify you of the pending renewal of your subscription at least 30 days prior to the date your subscription renews, except as otherwise required by law. For all subscriptions, you must cancel your subscription

before it renews in order to avoid billing of subscription fees for the renewal term to your credit card unless you pay by check.

4.3 Cancellation Policy for other subscriptions. We may cancel your subscription at any time upon notice to you. You may cancel your subscription prior to any renewal term by contacting the Wisconsin Bankers Association at 608-441-1200.

5. Subscription Policies.

By subscribing to a Service, you are subject to this Agreement.

6. Availability of Service through other Platforms; Third Party Payment Services.

6.1 If you access a Service through a mobile application or other type of third party platform, the applicable End User License Agreement for the mobile service through which you downloaded the mobile application may apply in addition to the terms of this Agreement and you agree that you are subject to such application or platforms terms in addition to this Agreement.

6.2 From time to time, we may use a third party not affiliated with us to process payments for a Service (a Third Party Processor). You agree that this Third Party Processor is solely responsible for controlling, handling, processing, or fulfilling purchases processed through its systems. When using such Third Party Processor you may be subject to additional terms of use/service and privacy policy(ies) of the Third Party Processor.

7. Certain Types of Users; Print Subscriptions.

7.1 Print/Digital Combo Subscriptions; Online Orders. If you subscribe to a digital Service and also receive the print version of Wisconsin Lending Guide or purchase a subscription to the print version of Wisconsin Lending Guide through one of our online order forms then your use of the print Wisconsin Lending Guide shall be subject to this Agreement except for those provisions which, due to their nature, are applicable solely to the use of a digital product or service.

8. Limitations on Use.

8.1 Only one individual may access a Service at the same time using the same user name or password, unless we agree otherwise.

8.2 The text, graphics, images, video, artwork, metadata and other data, design, organization, compilation, look and feel, advertising and all other protectable intellectual property, including but not limited to any copyrights, trademarks, service marks, trade names, trade dress, patent rights, or database rights (the "Content") available through the Services are our property or the property of our advertisers and licensors and are protected by copyright and other intellectual property laws. Unless you have our written consent, you may not use, sell, publish, distribute, retransmit or otherwise provide access to the Content received through the Services to anyone, including, if applicable, your fellow students or employees, with the following exceptions:

8.2.1 You may occasionally distribute a copy of an article, or a portion of an article, from a Service in non-electronic form to a few individuals without charge, provided you include all copyright and other proprietary rights notices in the same form in which the notices appear in the Service, original source attribution, and the phrase "Used with permission from Wisconsin Lending Guide".

8.2.3 While you may occasionally download and store articles from the Service for your personal use, you may not otherwise provide others with access to such articles. The foregoing does not apply to any sharing functionality we provide through the Service that expressly allows you to share articles or links to articles with others. In addition, you may not use articles you have downloaded for personal use to develop or operate an automated trading system or for data or text mining.

8.3 Additional Restrictions on Use of the Content.

8.3.1 You agree not to rearrange or modify the Content available through a Service. You agree not to display, post, frame, or scrape the Content for use on another website, app, blog, product or service, except as otherwise expressly permitted by this Agreement. You agree not to create any derivative work based on or containing the Content. The framing or scraping of or in-line linking to the Services or any Content contained thereon and/or the use of webcrawler, spidering or other automated means to access, copy, index, process and/or store any Content made available on or through the Services other than as expressly authorized by us is prohibited.

8.3.2 You further agree to abide by exclusionary protocols (e.g., Robots.txt, Automated Content Access Protocol (ACAP), etc.) that may be used in connection with the Service. You may not access parts of the Services to which you are not authorized, or attempt to circumvent any restrictions imposed on your use or access of the Service.

8.3.3 As a general rule, you may not use the Content, including without limitation, any Content, in any commercial product or service, without our express written consent.

8.3.4 You may not create apps, extensions, or other products and services that use our Content without our permission. You may not aggregate or otherwise use our Content in a manner that could reasonably serve as a substitute for a subscription to a Service.

8.3.5 Any unauthorized or prohibited use of any Content may subject you to civil liability, criminal prosecution, or both, under applicable federal, state, local laws, or applicable foreign laws, rules, regulations and treaties. We require users to respect our copyrights, trademarks, and other intellectual property rights and shall enforce same.

8.3.6 You may not access or view the Service with the use of any scripts, extensions, or programs that alter the way the Service are displayed, rendered, or transmitted to you without our written consent.

8.4 You agree not to use the Service for any unlawful purpose. We reserve the right to terminate or restrict your access to a Service if, in our opinion, your use of the Service may violate any laws, regulations or rulings, infringe upon another person's rights or violate the terms of this Agreement.

9. Community; User Generated Content.

9.1 User Name. We require you to register to access and use certain of our community areas. We require that you use your own first and last name as your user name for these community areas. With certain exceptions, when you register for these community areas, we will prefill your user name with your own name. It is your responsibility to choose your password wisely. If you have concerns or believe that someone is using your password without your authority, please immediately contact Customer Service. We reserve the right to disclose any information about you, including registration data, in order to, among other things, comply with any applicable laws and/or requests under legal process, protect our property or rights, and safeguard the interests of others, as disclosed in more detail in our [Privacy Policy](#).

9.2 User Generated Content.

9.2.1 User Content. We offer you the opportunity to comment on and engage in discussions regarding our Content. Any content, information, graphics, audio, images, and links you submit as part of creating your profile or in connection with any of the foregoing activities are referred to as "User Content" in this Agreement and are subject to various terms and conditions as set forth below.

9.2.2 Cautions Regarding Other Users and User Content. You understand and agree that User Content includes information, views, opinions, and recommendations of many individuals and organizations and is designed to help you gather the information you need to help you make your own decisions. Importantly, you are responsible for your own investment decisions and for properly analyzing and verifying any information you intend to rely upon. We do not endorse any recommendation or opinion made by any user. We do not routinely screen, edit, or review User Content. However, we reserve the right to monitor or remove any User Content from the Services at any time without notice. You should also be aware that other users may use our Services for personal gain. As a result, please approach messages with appropriate skepticism. User Content may be misleading, deceptive, or in error.

9.2.3 Grant of Rights and Representations by You. If you upload, post or submit any User Content on a Service, you represent to us that you have all the necessary legal rights to upload, post or submit such User Content and it will not violate any law or the rights of any person. You agree that upon uploading, posting or submitting information on the Services, you grant the Wisconsin Bankers Association, and our respective affiliates and successors a non-exclusive, transferable, worldwide, fully paid-up, royalty-free, perpetual, irrevocable, sub-licensable right and license to use, distribute, publicly perform, display, translate, adapt reproduce, and create derivative works from your User Content in any and all media or technology, now known or later developed, in any manner, in whole or part, with or without attribution, without any duty to compensate you.

You waive all moral rights you may have in any User Content. You agree that we may modify or alter your User Content without seeking further permission from you. You also grant us the right to authorize the use of User Content, or any portion thereof, by Subscribers and other users in accordance with the terms and conditions of this Agreement, including the rights to feature your

User Content specifically on the Services and to allow other Subscribers or users to request access to your User Content, such as for example through an RSS Feed. You agree that you are financially responsible for any claim against us arising from any User Content you create.

9.2.4 We may also remove any User Content for any reason and without notice to you. This includes all materials related to your use of the Services or membership, including email accounts, postings, profiles or other personalized information you have created while on the Services.

9.2.5 Rules of Conduct. All users must comply with the Agreement.

9.2.6 Copyright Policy. It is our policy to respond to notices of alleged infringement that comply with the Digital Millennium Copyright Act.

10. Contest and Promotions.

From time to time, we, our advertisers, Suppliers or other parties may conduct promotions and other activities on, through or in connection with one or more the Services, including, without limitation, contests and sweepstakes (collectively, Promotions). In some case, you may be able to win a prize (Prize) as part of a Promotion. Each Promotion may have Additional Terms and/or Rules or eligibility requirements which shall be posted or otherwise made available to you in connection therewith in accordance with applicable law.

13. Third Party Web Sites, Services and Software

Your use of any third party websites, content, data, information, applications, goods, services or materials (collectively, “Third Party Services”) does not constitute an endorsement by, nor does it incur any obligation, responsibility or liability on our part or of our affiliates. We do not verify, endorse, or have any responsibility for Third Party Services and any third party business practices (including, without limitation, their privacy policies), whether the Services' or our logo and/or sponsorship identification is on the Third Party Services as part of a co-branding or promotional arrangement or otherwise. Accordingly, we encourage you to be aware when you leave the Services and to read the terms and conditions and privacy policy of each Third Party Service you use.

14. DISCLAIMERS OF WARRANTIES AND LIMITATIONS ON LIABILITY.

YOU AGREE THAT YOUR ACCESS TO, AND USE OF, THE SERVICES AND THE CONTENT, TOOLS, MEMBER BENEFITS, PRIZES AVAILABLE THROUGH THE SERVICES IS ON AN "AS-IS", "AS AVAILABLE" BASIS AND WE SPECIFICALLY DISCLAIM ANY REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY REPRESENTATIONS OR WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. We do not give tax or investment advice or advocate the purchase or sale of any security or investment. You should always seek the assistance of a professional for tax and investment advice. WISCONSIN BANKERS ASSOCIATION AND ITS AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, DIRECTORS, OFFICERS, EMPLOYEES, ADVERTISERS, SUPPLIERS, CONTENT PROVIDERS AND LICENSORS ("THE WBA PARTIES") WILL NOT BE LIABLE (JOINTLY OR SEVERALLY) TO YOU OR ANY OTHER PERSON AS A RESULT OF YOUR ACCESS OR USE OF THE SERVICES OR SUCH CONTENT, TOOLS, MEMBER BENEFITS OR PRIZES FOR INDIRECT, CONSEQUENTIAL, SPECIAL, INCIDENTAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING, WITHOUT LIMITATION, LOST PROFITS, LOST SAVINGS AND LOST REVENUES (COLLECTIVELY, THE "EXCLUDED DAMAGES"), WHETHER OR NOT CHARACTERIZED IN NEGLIGENCE, TORT, CONTRACT, OR OTHER THEORY OF LIABILITY, EVEN IF ANY OF THE WBA PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF OR COULD HAVE FORESEEN ANY OF THE EXCLUDED DAMAGES, AND IRRESPECTIVE OF ANY FAILURE OF AN ESSENTIAL PURPOSE OF A LIMITED REMEDY. IF ANY APPLICABLE AUTHORITY HOLDS ANY PORTION OF THIS SECTION TO BE UNENFORCEABLE, THEN THE WBA PARTIES' LIABILITY WILL BE LIMITED TO THE FULLEST POSSIBLE EXTENT PERMITTED BY APPLICABLE LAW.

Privacy and Cookies Policy

PRIVACY POLICY

The Wisconsin Lending Guide ("Wisconsin Lending Guide," "we," or "us") was prepared by the Wisconsin Business Development Finance Corporation at the direction of the Wisconsin Bankers Association.

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We know that you care how your Personal Information is collected, used, shared and stored. "Personal Information" means information which personally identifies you or another.

This Privacy Policy explains what Personal Information will be collected by Wisconsin Lending Guide when you use our Website: <https://www.WisconsinLendingGuide.com/>, how it will be used, and what you can do to control what is out in public.

If you like the Wisconsin Lending Guide Privacy Policy, then you'll LOVE the Wisconsin Lending Guide Terms of Use or Cookies Policy. Seriously, you should read our Terms of Use and all other rules, policies and procedures and additional terms and conditions published on our Website (all of which are incorporated by reference) which governs your use of our Website and Service. Capitalized terms, if not defined in this Privacy Policy, are defined in the Agreement.

Wisconsin Lending Guide Collects Information

It's true. In the normal course of using Wisconsin Lending Guide, you provide us with Personal Information.

This is what we may collect:

- Your name
- Your email address
- Your social media information (If it's out there on social media and you sign up for Wisconsin Lending Guide, chances are we will collect that information as well.)
- You may provide your location
- Relevant payment processing account information
- Your telephone number

We may also collect Personal Information from you as a result of your email communications with us or your Posts which we may retain along with our responses.

Location

When you use our site, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location based services, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's settings menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacturer of your particular device.

How We Use Your Personal Information

We use your Personal Information to operate, maintain, and provide to you the Service and conduct our business. For example (and not limited) to:

- Register, create an account and to identify you when you sign-in
- Administer your account or funds
- Respond to your inquiries, customer service requests, complaints or your job application
- Verify activity as we deem necessary
- Send you promotional communications
- Conduct research and analyze data to improve our Service or customize our communications with you

How We Share Your Personal Information with Third Parties

We will share your personal information with third parties only in the ways that are described in this privacy policy. We do not sell your Personal Information to third parties.

We may share your Personal information:

As required by law, such as to comply with reporting requirements, a subpoena, or similar legal process. In connection with an investigation of fraud, intellectual property infringement, piracy, or other unlawful activity or as we believe reasonably necessary to protect or enforce our rights, protect your safety or the safety of others.

Payment Information

We may provide your personal information to companies that provide services to help us with our business activities such as processing your payments, and offering customer service. These companies are authorized to use your personal information only as necessary to provide these services to us and are obligated to keep your information confidential. Some of our pages utilize framing techniques to serve content from our service providers while preserving the look and feel of our site, such as when you enter credit card information.

Internet Protocol (IP) Address

As you enter our site, we capture and retain the IP address of the device you are using, such as a personal computer or a handheld device. The IP address does not identify you or your personal information and is used for security purposes only. We may use this information to monitor and prevent fraud, diagnose problems, and (anonymously) estimate demographic information.

How We Store and Protect Your Personal Information

We may store Personal Information in locations outside our direct control (for instance, on servers or databases co-located with hosting providers).

We use encryption technology to encrypt sensitive personal information (such as your email or password) before it travels over the Internet. Credit card numbers are never stored on our database or servers.

The security of your personal information is important to us. We follow generally accepted standards to protect the personal information submitted to us, both during transmission and once we receive it. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security.

Compromise of Personal Information

We will promptly notify those persons whose Personal Information is compromised. Wisconsin Lending Guide does not accept liability for any unintentional disclosure or a disclosure that occurs due to a security breach of our systems or facilities. Blame the hacker who actually took your info.

User Access and Choice

You may, of course, decline to submit Personal Information to us; in which case, you may not be able to become a Member or use certain Services.

If your Personal Information changes, you may correct, update, amend, remove, or ask to have it removed by making the change on your user account "Settings" page, or by contacting the email address listed below. If you no longer desire our service, you may deactivate/delete your account entirely from the account "Settings" page, or contact us directly. We will respond to your request within 30 days.

We will retain your Personal Information for as long as your account is active or as needed to provide you services. We will retain and use your Personal Information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Notification, Electronic Communication and Opt-Out

We want to communicate with you from time to time, but we don't want to be a bother. Participating on the site, you consent to our using your email address to send you Service-related notices, including any notices required by law, in lieu of communication by postal mail.

Upon registration, or on other areas of the site, you may opt-in to receive periodic messages from us. Out of respect for your privacy, you may choose to stop receiving our information by following the unsubscribe instructions included in these emails, accessing email preferences manager on your account settings page, or you can contact us at info@wisconsinlendingguide.com. Opting out may prevent you from receiving email messages regarding updates, improvements, or offers.

Children's Privacy

People under age eighteen (18) are not permitted to use Wisconsin Lending Guide on their own. As such, Wisconsin Lending Guide makes no representation about addressing individuals under age 18 attempting to access this site without parental guidance.

16. Additional Terms and Notices. We employ cookie technology.

Cookies, Analytics/Log Files and Clear gifs

Cookies are small text files containing a string of characters that can be placed on your computer or mobile device that uniquely identify your browser or device. What are cookies used for?

Cookies allow a site or services to know if your computer or device has visited that site or service before. Cookies can then be used to help understand how the site or service is being used, help you navigate between pages efficiently, help remember your preferences, and generally improve your browsing experience. Cookies can also help ensure marketing you see online is more relevant to you and your interests.

Cookie types

Session Cookies

This type of cookie is only active during the time you are using the website. As soon as you leave the site, it is deleted from your device or browser cache memory. For example, when you enter details on a form online, a cookie will be used to store the information you enter. If you then go back to a previous page, the cookie will remember the data you have entered so that you don't have to enter this again.

Persistent Cookies

These are cookies that will remain on your device after you have left the site or closed your web browser. They are typically used to remember settings.

Third Party Cookies

We have carefully selected other companies to work with in order to give the best service to our customers. Like most websites, we use 3rd party companies to provide analytics software. We use these as they are able to provide specialist software that would be expensive for us to develop ourselves. These companies use cookies to provide us with information about how people use our site. This information is completely anonymous and is only used to improve our website. Our website uses Google Analytics 3rd parties' cookies for analytics purposes.

Cookie uses

Most websites use cookies but not all use them for the same purpose. The International Chamber of Commerce (ICC) has categorized cookies into four main groups. Below is a guide to these different types of cookies and how we use each type of cookie. Further information about the ICC's cookies can be found on The ICC website

Strictly necessary cookies

These are essential in order for you to move around the website and use its features. Without these cookies, services you have asked for cannot be provided. 'Strictly necessary' cookies will not be used to gather information about you that could be used for marketing or remember where you've been on the Internet.

We use these cookies to

- Remember the information you have entered on forms so that you do not have to re-enter these details if you go back to a previous page.
- Identify you as being securely logged on to internet banking

Performance cookies

These cookies collect information about how visitors use a website. These cookies do not collect information that can identify a user of the site. All information these cookies collect is anonymous and is only used to improve the performance of the site.

We use these cookies to:

- Provide statistics about how people use our site, e.g. the number of visitors to a page
- Identify any errors that occur so that we improve our website
- Test different designs of our website.

Our website uses the following 3rd parties' cookies for analytics purposes:

- Google Analytics.

Functionality cookies

These cookies allow the website to remember the choices you make, such as your username or your location in order to provide enhanced and personalized features. For example a news website may store your location to provide you with the most up to date local news.

We use these cookies to:

- Remember the font size you set on some of our application forms.

Disabling cookies

Cookies can be disabled by changing the settings in your web browser.

Responsive Design

Wisconsin Lending Guide uses responsive web design (RWD), which is a web design approach aimed at crafting sites to provide an optimal viewing experience—easy reading and navigation with a minimum of resizing, panning, and scrolling—across a wide range of devices (from mobile phones to desktop computer monitors). As a result, we may offer the ability to connect with us electronically in multiple ways. This Privacy Policy applies in every way you can connect with the site.

English Language

Wisconsin Lending Guide uses the English language to conduct business despite being heavily lobbied to use “Yoopers.” All disputes, claims and causes of action (and related proceedings) will be communicated in English.

Changes to Our Privacy Policy

We’ll likely make changes to our Privacy Policy from time to time. We will post any future changes on the website. You are bound by changes to the Privacy Policy when you use the site after those changes have been posted. We encourage you to periodically review this page for the latest information on our privacy practices.

Contact Us

If you have any questions about the Privacy Policy, the practices of this site, or your dealings with this Website, please contact us at info@Wisconsin Lending Guide.com or at P.O. Box 8880, Madison, WI 53708.

About Wisconsin Business Development

The Wisconsin Business Development Finance Corporation was formed to assist small businesses in gaining access to capital in order to grow their businesses, provide job opportunities, and inspire their communities.

Since 1981, WBD has helped fund over 2000 businesses in Wisconsin and produced projects in 71 of 72 Wisconsin counties. This past year, WBD rose to become the 9th largest producer out of the 255 CDCs in the U.S. WBD participated in projects with over 100 Wisconsin lenders and served as an integral hub in every project. Additionally, WBD bridged the constant need for access to capital markets while keeping the interests of the lender, the SBA, and more importantly the small business at the forefront.

About Wisconsin Bankers Association

Founded in 1892, the Wisconsin Bankers Association is the state's largest financial industry trade association, representing nearly 270 commercial banks and savings institutions and their nearly 2,300 branch offices and almost 23,000 employees.

We never say goodbye. We'll see you real soon and On Wisconsin!

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