

BANK NOTES

Second Quarter 2016

A word from our President...

Hello Everyone,

The Summer months are a busy time for everyone, and we recognize that you might not always have time to stop into the bank to deposit a check, check your balance, or to make a transfer. This is where our BNG Mobile App comes in. The app, which is FREE to download, has many useful tools for our customer on the go, including Mobile Deposit, Account Balance, and Account Fund Transfer. I encourage all of our customers to take a few minutes to download the app, available for both Apple and Android devices.



*Ron Schaaf
President/CEO*

Our mobile app is just one more way that we try to make your banking experience with The Bank of New Glarus® and Sugar River Bank Branches the best it can be. If you would like to take a tour of our BNG Mobile App, stop into any of our branches and ask to speak with our BNG Mobile App tour guide. A member of our staff will be happy to show you all of the ins and outs of our mobile app.

Sincerely,



Mark Your Calendars!

Independence Day

Monday, July 4

Bank Closed

Scan Here



**to Download our BNG
Mobile Banking App**

Doing the Math -- How Much Will You Need for Retirement?

Even though calculating a retirement savings goal is key to pursuing and maintaining a confident financial outlook, the Employee Benefit Research Institute reported in 2013 that just 46% of American workers have figured out how much money they will need to accumulate for retirement.¹ And more than half admit that they are behind schedule when it comes to planning and saving for retirement. Are you?

Planning Matters

What's important to realize is that the exercise of calculating a retirement savings goal does more than simply provide you with a dollars and cents estimate of how much you'll need for the future. It also requires you to visualize the specific details of your retirement dreams and to assess whether your current financial plans are realistic, comprehensive and up-to-date.

Action Plans

The following action-oriented strategies will help you do a better job of identifying and pursuing your retirement savings goals:

- **Double-check your assumptions.** Before you do anything else, answer these important questions: When do you plan to retire? How much money will you need each year? Where and when do you plan to get your retirement income? Are your investment expectations in line with the performance potential of the investments you own?
- **Use a proper "calculator."** The best way to calculate your goal is by using one of the many interactive worksheets now available free of charge online and in print. Each type features questions about your financial situation as well as blank spaces for you to provide answers. An online version will perform the calculation automatically and respond almost instantly with an estimate of how much you may need for retirement and how much more you should try to save to pursue that goal. If you do the calculation on a paper worksheet, however, you might want to have a traditional calculator on hand to help with the math. Remember that your ultimate goal is to save as much money as possible for retirement regardless of what any calculator might suggest. (After all, when was the last time you heard a retiree complain about having saved too much money in his or her 401(k) plan?)
- **Contribute more.** Are you among the almost three quarters of retirement savers who say they could set aside an extra \$20 each week? If so, here's some motivation to actually do it: Contributing an extra \$20 each week to your plan could provide you with an additional \$51,389 after 20 years or \$130,237 after 30 years, assuming 8% annual investment returns.² At the very least, you should try to contribute at least enough to receive the full amount of your employer's matching contribution (if offered). It's also a good idea to increase contributions annually, such as after a pay raise. Retirement will likely be one of the biggest expenses in your life, so it's important to maintain an accurate price estimate and financial plan. Make it a priority to calculate your savings goal at least once a year.

Source/Disclaimer:

¹Source: Employee Benefit Research Institute, 2013 Retirement Confidence Survey, 2013.

²This example is hypothetical and for illustrative purposes only. Investment returns cannot be guaranteed.

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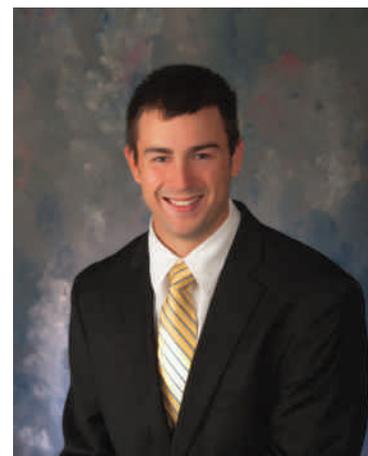
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Springtime Volunteerism

Spring in south-central Wisconsin means many opportunities to volunteer within our communities at various festivals and events. We are lucky to have so many employees who enjoy serving their community, whether it be serving beer or selling tickets at a festival or sitting on a not-for-profit board. This spring, we've had the opportunity to volunteer for the Green County Breakfast on the Farm, the New Glarus Bike Rodeo, the Pearl Island Gala, and New Glarus MusicFest. Pictured to the right are Bonita, Jessi, Terry, and Amber from our Brodhead office at the Pearl Island Gala in April.



Congratulations!

We are pleased to announce the hiring of Chris Zimmerman to our Lending Services Team. Chris is managing our Loan Production Office, which is located in Madison as a mortgage lender. He comes to us with 11 years of experience in the financial industry and is an excellent asset to our team. When not working at the bank, Chris is a member of the Rosenberry Society Council of the United Way of Dane County. In his free time, Chris enjoys spending time with his wife and two children, golfing, downhill skiing, and boating.

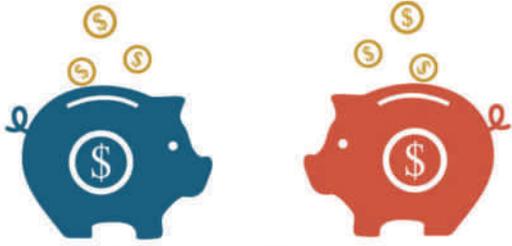
Congratulations to Kami Andersen on her promotion to Cash Management/Business Development Manager. In her new role, Kami will support cash management services and business development for the Bank. She will also be responsible for providing leadership to our customer relations team. Kami has been with the bank since 2008, where her most recent role was that of Branch Manager for our Belleville office. While she's not at work, Kami enjoys spending time with her children, family and friends. She also enjoys music, going to the dog park with her two boxers, singing karaoke, art, and photography.



Congratulations to Ashley Frie on her promotion to Branch Manager of our Belleville location. Ashley joined The Bank of New Glarus® and Sugar River Bank Branches team in 2012 as a Customer Service Representative. As Branch Manager, she will continue to provide a superior level of customer service and will lead her branch team to do the same. While not at work, Ashley serves on the Green County Crime Stoppers board. Additionally, Ashley is a graduate of the 2014/2015 class of Green County Leaders. She also enjoys spending time with her family and friends, reading and playing outdoor sports.



Move your Money



with Bank to Bank transfer

Introducing Bank to Bank Transfer

Transfer funds to and from your Online Banking Account to other financial institutions with our new Bank to Bank feature for Online Banking! This is an easy, fast, and convenient way to move your money! Set up recurring payments by logging onto your Online Banking and selecting Bank to Bank Transfers.

Consumer Column

Check out these tips from the Wisconsin Bankers Association for budget-friendly fun this summer:

Summer Fun that Won't Break the Bank

The weather's hot and humid, school is out (or nearly), and you need to plan something fun for the whole family this summer! However, keeping everyone entertained can put a strain on your wallet. Water park excursions, cook-outs and Fourth of July parties can all add up to an expensive summer! Here are a few ideas to keep your budget from exploding this summer:

Research alternative activities.

Many towns and cities in Wisconsin offer inexpensive or free activities during the summer. Your city's Chamber of Commerce or Travel & Visitors

Bureau will have a full list of movie theater specials, park activities, zoo schedules and outdoor concerts. Many local libraries also have free reading sessions for kids on weekdays during the summer, which can be a nice break from the heat if the rest of your time is spent outdoors.

Create a spending plan. As with any budget, creating a plan for how you will spend your money and when is critical to enjoying a cost-effective summer. One method is to allot each child a specific amount of "fun money" for each week. The kids can then practice good financial habits by determining how they will spend their portion. A spending plan also helps reduce spontaneous purchases that can add up throughout the summer. For example, planning meals the week before a picnic can prevent the potential cost

incurred by ordering pizza or fast food during the week.

Fourth of July party tips.

Independence Day celebrations are fun for the whole family, but it can be very pricey to feed everyone, especially if you're hosting lots of guests. Consider having this year's event be a pot-luck to bring costs down. You can also make your own decorations rather than buying them. Also, skip the backyard fireworks show. Watch your local newspaper or search the internet for times and locations of public fireworks shows in an area near you. Professional fireworks are safe, free and bigger than anything you can set off on your own.

With a little research, careful planning and some creativity, you can have an exciting and enjoyable summer without squeezing your budget!



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