



THE RIVERBANK WYOMING, MINNESOTA

The following list of responses to frequent issues or questions may assist you in understanding what is happening at The RiverBank.

On Friday, October 7, 2011, the Minnesota Department of Commerce closed The RiverBank, Wyoming, MN, and appointed the Federal Deposit Insurance Corporation (FDIC) Receiver. Subsequent to the closure, Central Bank, Stillwater, MN, acquired all the deposits and substantially all the assets of The RiverBank from the FDIC as Receiver. All shares of bank stock were owned by the holding company, which was not involved in this transaction.

YOUR MONEY IS SAFE! No one lost any money on deposit as a result of the closure of this bank.

ACCESS TO YOUR MONEY: You may continue to use your outstanding checks which will clear up to the balance in your account. Your ATM/Debit card will continue to work as usual. The total balance in your account(s), including checking, savings, money market, non-brokered Certificates of Deposit, and retirement accounts, has been transferred to the new bank and will be available for transactions during regular business hours at the former bank.

DIRECT DEPOSITS: All direct deposits, for example, social security checks, payroll, veteran's benefits, welfare and/or disability, unemployment or any payment you receive electronically will continue as usual.

AUTOPAYMENTS/BILL PAY/ONLINE BANKING: These services will continue as usual. Your routing number and account number will remain the same until you are notified in writing by the new bank.

INTEREST RATES: Interest on deposits accrued through close of business the day the bank was closed will be paid at your same rate. Current rates will be reviewed by the new bank and may be lowered; however, you may withdraw funds from any transferred account without an early withdrawal penalty until you enter into a new deposit agreement.

BROKERED DEPOSITS: As an All-Deposits Transfer transaction, the total of all deposit accounts, including brokered deposits, have been assumed by Central Bank. If you are a customer who has a The RiverBank deposit through a broker, you must contact your broker with any questions.

SAFE DEPOSIT BOXES: You may continue to access your safe deposit box during normal business hours. Any changes will be communicated by the new bank.

OVERDRAFT LINES OF CREDIT: These lines have been transferred to the new bank. Please contact the new bank if you have additional questions regarding your accounts.

LOAN PAYMENTS: You should continue to make your payments according to the terms of your written contract. You may continue to make your payments at the branch office or send it to the same payment address with checks made payable to The RiverBank.

ESCROW PAYMENTS: All services previously performed related to your loan will continue. Should you receive notification that any portion of your taxes or insurance was not paid, notify your loan officer immediately.

LOANS IN PROCESS: Please contact your current loan officer directly.

SHARES OF STOCK: All shares of stock were owned by the holding company, Osceola Bancorporation, Inc., Osceola, WI. The holding company was not included in the closing of the bank or the resulting receivership. If you are a shareholder of the holding company, please do not contact or file a claim with the receiver. You must contact the holding company directly for more information:

Osceola Bancorporation, Inc.
304 Cascade Street
Osceola, WI 54020

CLAIMS: Please send claims for unpaid bills to the following address:

FDIC as Receiver for The RiverBank
200 N. Martingale Rd. Suite 200
Schaumburg, IL 60173
ATTN: Claims Agent

Or by email at the following address:
schaumburgcreditorclaims@fdic.gov

DEPOSIT INSURANCE INFORMATION: If you have accounts in both the failed and the new bank, they will be insured separately for at least six months following the merger of the banks. This will allow you time to restructure your accounts if necessary.

ADDITIONAL QUESTIONS: You may contact the FDIC Call Center at the number provided below with any additional questions:

(877) 367-2717

HOURS OF OPERATION – All Hours Are Central Daylight Time

Friday, October 7, 2011: Until 9:00 PM
Saturday, October 8, 2011: 9:00 AM – 6:00 PM
Sunday, October 9, 2011: 12:00 PM – 6:00 PM
Thereafter: 8:00 AM – 8:00 PM

SCAMS: Be watchful for and resistant to any scams to obtain information from you by individuals or entities stating that they are acting on behalf of either the failed bank, new bank, or the FDIC. If you are contacted by anyone requesting private information from you related to this event, please contact the FDIC Call Center listed above and report the incident.

Additional information: <http://www.fdic.gov/bank/individual/failed/banklist.html>.