

The Prime Times

Celebrating the Prime
of Your Life!



PRIME TIME PLUS

Calendar of Events

March

- 1 - Make a Succulent Garden (in person)
- 15 - How to Prune Deciduous Bushes (via Zoom)

April

- 7 - The Spice Workshop (in person) at The Grove Kitchen & Events
- 20 - Writing a Biology Sketch (via Zoom)

May

- 3 - Lawn Care Presentation (via Zoom)

June

- 7-18 - John Hall's Alaska (Tour 1)
- 30 - John Hall's Alaska (Tour 2)

July

- 1-11 - John Hall's Alaska (Tour 2)

Create with Succulents Workshop

Tuesday, March 1, 2022 at 10:00 a.m. We will meet at Pleasant Prairie Greenhouse, Albany

Take a winter break and get creative with succulents at Pleasant Prairie Greenhouse. We will have a gardening experience waiting just for you, using highly sought-after succulents. Please plan to meet us at Pleasant Prairie's newest greenhouse, located at N5391 State Hwy 104, Albany. (This is the same location where Prime Time created beautiful centerpieces in November). Participants attending this workshop will get their hands dirty putting together a beautiful planter garden. We will provide a container, soil, rocks, decorative elements and 3 live succulent plants. Additional succulents will be available for purchase. You will have a succulent garden to take home to enjoy! Keep an eye on your thumbs, they're sure to be totally green by the time you finish the workshop!



The cost is \$35.00 per member and \$55 per non-member. The class is limited to 12 participants, so sign up soon to reserve your spot. Please register by Tuesday, February 22, 2022. In keeping with the bank's COVID protocols masks will be required.

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or primetime@sbcpr.bank

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Prime Time Plus Club, 610 West Main Street, Waunakee, WI 53597.

All reservations are taken in date and time order based on when payment is received.

Military and Music

(Nashville & Clarksville, TN) 7 days / 6 nights- September 12-18, 2022

You'll feel like a star in Nashville! Our first night we will enjoy dinner at **Blake Shelton's Ole Red** and then have an intimate evening with **Richie McDonald, lead singer of Lonestar**, at the Renaissance Hotel. The star treatment continues



with sight seeing including a personally guided tour of historic **RCA Studio B** followed by your own group recording session right where Elvis himself stood to record over 200 songs. Then you will visit the **Country Music Hall of Fame** where you can hear rare recordings, see behind-the-scenes films, costumes, instruments and personal treasures from country music's past and present are on display. The fun continues at the **Wildhorse Saloon** where you will enjoy lunch and a line-dancing lesson and hear the "hit song" y'all recorded over the Wildhorse's sound system. A local guide will join us and will tell you all about Music City. Learn about the Athens of the South, interesting

President's Message:

Fellow Prime Time Plus Members:

As I write this note to you, we've turned the calendar to 2022 and temperatures are hovering around zero (I wish I had a nickel for every time my wife, Tonya, asks), "Why do we live in this state?" (during the month of January).



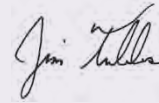
I'm happy to report that your bank had a record-setting year in 2021. With total assets hovering around \$1.7 billion, our total revenue exceeded \$70 million, creating net income of nearly \$18 million. It was a tremendous year by every measure and a complete team effort. I am so proud of our bank family.

As we look ahead, we know we will face some headwinds with changing interest rates, continued pandemic issues, and possibly a turbulent economy. The great news is that the customers and communities we serve continue to grow and succeed. Thanks to this, our success is a direct reflection of their achievements.

I'm hopeful we can accomplish all that Lois has planned for you in 2022, and that all of you can experience how great this Prime Time Plus Club really is.

As always, we value your relationship and thank you for being wonderful customers.

I wish all of you a prosperous and healthy 2022!

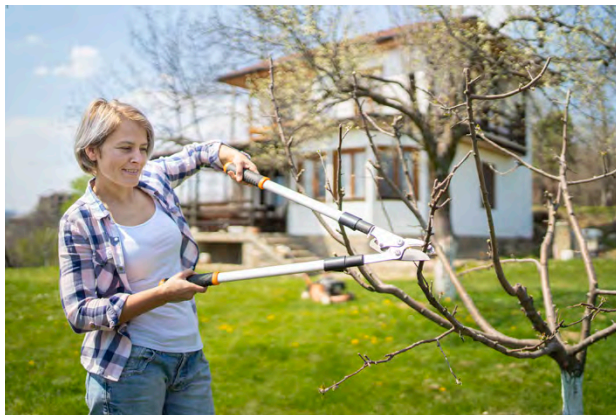


Jim L. Tubbs
President and Chief Executive Officer,
State Bank of Cross Plains

How to Prune Deciduous Bushes

Join us by Zoom: Tuesday, March 15, 2022 at 10:30 a.m.

Pruning is important for a variety of reasons. Pruning can help control the size of a shrub, direct growth, influence flowering or fruiting, rejuvenate old, overgrown plants, or maintain plant health and appearance. Pruning also encourages growth below the pruning cut. We will cover types of proper pruning cuts, as well as how and where to make them. We will also discuss appropriate pruning techniques for different types of deciduous and evergreen shrubs. You will get an electronic copy of a chart covering timing and techniques for pruning many deciduous shrubs that you can use in your own garden.



Please join us as Lisa Johnson, Horticulture Educator for Dane County Extension teaches us how to prune deciduous bushes.

Lisa earned her undergraduate degree in Horticulture and graduate degree in

Agricultural Communications. She has worked at various local garden centers and nurseries. She has worked for both Milwaukee and Dane County Cooperative Extensions.

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or primetime@sbcpl.bank

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. Please register by Monday, March 7, 2022.

All reservations are taken in date and time order received.

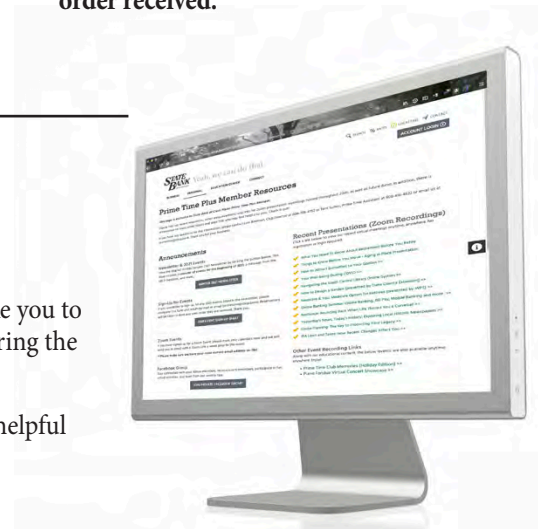
Check out our Prime Time Resource Page

We hope you will visit our Prime Time Resource Page to find the latest recordings of our presentations.

Simply go to your computer browser and type in www.sbcpl.bank/ptp-members This will take you to a webpage where you will find links to the zoom recordings and handouts that were given during the presentations since 2020. We continue to update this page as recordings become available.

In addition, we have included information on many other topics and apps that you may find helpful during these crazy times.

Check it out and let us know what you think!



Military and Music (Continued)

facts about Nashville's history, industries and famous people. **Tour sites include Nashville downtown area, State Capitol, Riverfront Park, the Ryman Auditorium, Centennial Park & the Parthenon, Music Row's Recording Studios, the Governor's Mansion, Vanderbilt University** and many other points of interest. Enjoy dinner at the Santa Fe Cattle Company before experiencing the **Grand Ole Opry**, Nashville's must-see attraction and the world's longest running live radio show! Before we depart Nashville, we will stop at the Ryman Auditorium for a self-guided tour of this National Historic Landmark.



a piano. The next morning, you will enjoy **Breakfast with a Hero** which is a real treat. Then visit the **Customs House Museum and Cultural Center** which offers a variety of art, history and fun. Then it's time for the **Great Biscuit Bake Off at the Tanglewood House**. We will divide into teams and see who makes the best biscuits before enjoying a delicious lunch. Dinner will be at a local venue prior to the **Remembrance Ceremony**. This is a moving evening that includes a Massing of Colors, special music from high school choirs, and special speakers. Next, we will step back in time

with a visit to **Fort Defiance**, overlooking the confluence of the Cumberland and Red Rivers. Fort Defiance will share Clarksville's Civil War story with interactive displays, re-enactors, and a guided tour. Attend the **Valor Lunch**, honoring National POW/MIA Recognition Day. There will be a keynote speaker, a delicious meal and 10 Quilts of Valor presentation. We will stop at **Old Glory Distillery** to learn about wonderful Tennessee spirits before an entertaining evening (performer to be announced). You will be able to view the **"Welcome Home Day" Veterans Parade**. Marching units, color guards, marching bands and floats will be featured in this wonderful parade through downtown Clarksville. You will enjoy an afternoon at **Beachaven Winery** where there will be a picnic, vendors, music and a fun time of fellowship. The final night dinner will be at Oak Grove Gaming. This is a very nice dinner in the **"Grand Stand" Ballroom**, prior to the closing concert. The headliner is to be announced, but you can rest assured that it will be a great final night of entertainment!

Vaccinations are not required at this time for this tour. I will be watching very closely to see if this changes and will communicate what I know before we leave. Please note that COVID protocols will continue to be enforced as the bank deems appropriate during Prime Time Trips.

Trip Includes: Motorcoach transportation, lodging at the Renaissance Hotel – Nashville and Holiday Inn - Clarksville, baggage handling at hotels, driver and step-on guide gratuities, attractions, shows as listed, 15 meals: 6 breakfasts, 4 lunches and 6 dinners.

Price Per Person:
\$2,330 Double Occupancy; \$3,430 Single Occupancy and \$2,300 Triple Occupancy; Non-members, please add \$100.00 per person.

Optional Travel Protection Plan is available for purchase. Per Person Protection Plan Rates:

- Double or Triple Occupancy: \$143
- Single Occupancy: \$205

Enroute to Clarksville, Tennessee, we will visit **Storytellers Museum & Hideaway Farm**, the place Johnny Cash used to escape from public life. This is the Farm that Johnny



Cash called "The Center of my Universe." We'll then arrive in Clarksville, TN for the **Welcome Home Veterans Celebration**. It is a yearly event to celebrate the service and sacrifice of veterans from across the years, miles and conflicts. This is a time of reflection, remembrance and reunion. And it is filled with lots of special exhibits, performances, and events. To start your time in Clarksville, you will attend the opening dinner at Valor Hall which includes a wonderful program... **"An intimate evening with Lee Greenwood."** No band, just Lee and



If you have questions regarding this trip, please contact Lois Boehnen: 608-767-4752 or primetime@sbcpc.bank

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All reservations are taken in date and time order based on when payment is received.

Lawn Maintenance Presentation

Join us by Zoom: Tuesday, May 3, 2022 at 6:30 p.m.

Join this presentation to learn how fertilizing, watering and mowing will help you maintain a healthy lawn. We will also discuss resolving lawn problems including weed prevention and soil compaction.

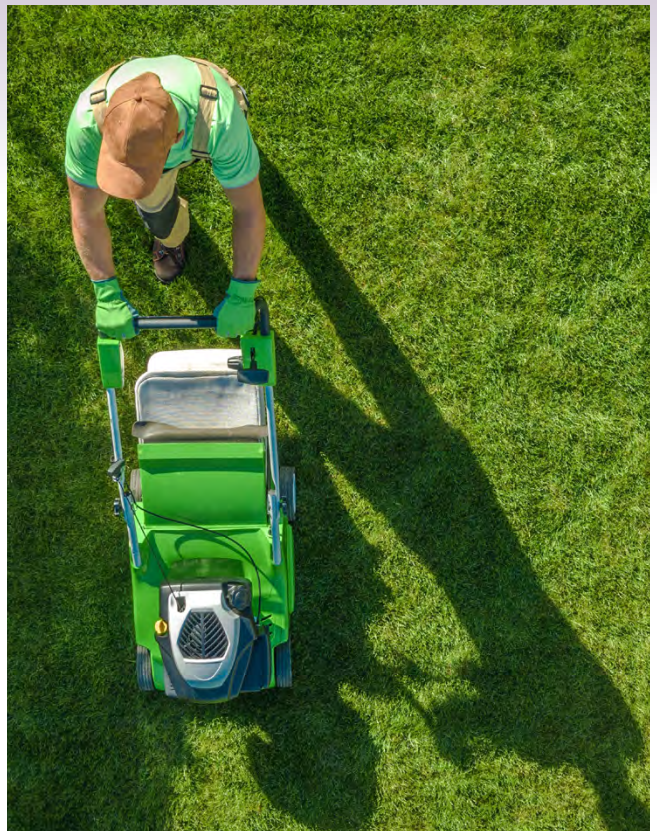
Please join us as Lisa Johnson, Horticulture Educator for Dane County Extension teaches us things to consider when caring for our lawns.

Lisa earned her undergraduate degree in Horticulture and graduate degree in Agricultural Communications. She has worked at various local garden centers and nurseries. She has worked for both Milwaukee and Dane County Cooperative Extensions.

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or primetime@sbcpc.bank

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. Please register by Monday, April 25, 2022.

All reservations are taken in date and time order received.



Spice Up Your Life Workshop

Thursday, April 7, 2022 at 6:00 p.m.

Plan to meet us at The Grove Kitchen & Events in Evansville

We could all use a little spice in our lives these days! Join Jen Wiedel of The Grove Kitchen & Events for a hands-on workshop to help you

“Spice” up your life. We’ll create three different spice mixtures for you to take home and utilize in your own kitchen.

Each seasoning blend will come with three different recipes for you to try and we’ll sample each of the mixes during the workshop.

The cost of the workshop is \$35 per individual, or \$55 per couple (couples will make a shared set of seasoning mixes). The class includes take-

home mixes, recipe samples and a glass of beer, wine, or non-alcoholic beverage. The class is limited to 12 participants. In keeping with our bank’s COVID protocols, masks will be required to participate.

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or primetime@sbcpc.bank

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. Please register by Wednesday, March 30, 2022.

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Writing a Biographical Sketch

Join us by Zoom: Wednesday, April 20, 2022 at 10:30 a.m.

A biographical sketch is a short description highlighting a person's main traits by summarizing their achievements, character, experiences, etc. to help you see the world through their eyes.

We welcome back Lori Bessler, the genealogy and local history specialist in the Wisconsin Historical Society's Library, Archives and Museum Collections division as she teaches us that there are many ways to share your genealogical research with family members. One of the most effective methods is to write a biographical sketch. This presentation makes writing this sketch

a fairly simple project that will catch the attention of most of your family members.

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or primetime@sbcg.bank

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. Please register by Tuesday, April 12, 2022.

All reservations are taken in date and time order received.

"A people without the knowledge of their past history, origin and culture is like a tree without roots."

— Marcus Garvey



Lori Bessler
Wisconsin Historical Society

Photos from the Christmas Show



Prime Time Group Left to Right:

Tonia Gilbertson, Phyllis Marx, Margaret Parks, Santa and Mrs. Claus, aka Vern and Lois Boehnen, Shelley Meredith, Lisa Heinle and Dave Heinle (new Prime Time Assistant)



Unlock the Benefits of Financial Modeling and Scenario Analysis



Written by
Alex Pudlo,
Trust Officer,
CFP®, ChFC®

Almost everyone who has worked with a financial professional has some sort of a financial

plan in place. But that term, “financial plan,” is similar to the term “vehicle” – it’s

Sometimes this leads to the sale of some sort of financial product, such as an insurance policy or annuity.

These can be good things. They alert people to real problems and propose solutions. That may be exactly what a person needs. However, some people simply need more. They may struggle with choosing among multiple paths; each choice leads to four more choices, and each of those to four more, and some of those choices can be simultaneous and exclusive of each other. It can become overwhelming.

Then the planner would also model out remedies for the negative situations. This is very important, as sometimes the cure for some problems can be destructive to the other goals. Think of a person who is so afraid of a **market downturn** that they invest too conservatively, and inflation erodes their purchasing power. If a planner models out these various scenarios, the clients can see for themselves what can happen. It’s similar to reading one of those old Choose Your Own Adventure books multiple times. The clients can see the end results of their own choices and make their decisions with open eyes.



a generality that doesn’t communicate whether a person is driving a new BMW, a 1920 Model T, or a tractor.

Financial plans can run the gamut from a simple needs analysis of one’s life insurance to a projection of when a person can retire based on their assets, a rate of return, and their saving rate.

The trouble with those “plans” is that they really aren’t “planning” for anything. They project a situation and tell you what would happen to you if it occurred. (Technically, this procedure is called a “scenario analysis.”) Then, the person engineering the scenario can tell you how to fix it.

For those who feel that way, here is a different, multi-step idea of a financial plan. The first step involves taking stock of what “is” – that is, identifying what one is doing currently and what they plan to do if nothing interferes. Working with their planner, they’d then identify their goals, fears, and priorities. Then the planner would use the same planning software to model out the different scenarios that their client described, both the aspirational (goals) and those that the client fears (perhaps death, disability, or nursing home care). In addition, the planner would model out a number of scenarios that the client ought to be prepared for or aware of, in their professional opinion (such as inflation or a bear market).

This is a more comprehensive form of planning, described as “financial modeling and scenario analysis.” Not catchy, but very comforting. Clients who go this route can call up their planner and say, “Thanks for modeling out for me exactly what I would do if the market suddenly dropped by 35%. I would have worried, but we already considered a similar scenario.” That’s planning.

If you would like to explore some of the ways that our Wealth Management experts can help you “choose your own adventure,” please send me an email at apudlo@sbcpc.bank or give me a call at (608) 835-1245, and let’s get the ball rolling.

Dave Heinle Introduction



Hi. My name is **Dave Heinle**. I am excited to join the team at the State Bank of Cross Plains as your new Prime Time Plus Assistant.

I am happily married to Lisa. (You may recognize that name as Lisa is a Prime Time Advisor for the Waunakee Branch of the bank.) I have three adult children with two grandchildren, and two adult stepdaughters. I am a veteran of the US Air Force from the Vietnam Era. I have been retired 14 years from my 36-year law enforcement career.

I enjoy travelling with Lisa, cooking, golfing, playing Sheepshead, shooting pool, and I am blessed to have the opportunity to babysit my now 5-year-old granddaughter one day a week.

I have had the opportunity to accompany Lisa at several Prime Time events (Sheboygan, Chicago, Wisconsin Dells, and Port Washington). I always enjoyed the day with the group.

It was because of those experiences that I was excited at the opportunity to be involved. I am excited to work behind the scenes with Lois as her assistant.

I look forward to being actively involved with the Prime Time Plus Club events and getting to know all of you.

Photos from Holiday Centerpiece Workshop



Director's Message *Lois Boehnen – Club Director*

Hey Prime Time Members! Here we are in 2022! Some days I feel that so much has changed and other days, I feel nothing has. In talking with our members, I hear that many of you are feeling one of these sentiments as well.

I am frequently asked, "So, when are we going to be able to travel?" As

I have been watching the travel industry very closely, I can tell you there is no easy

answer to this question. I've heard that many attractions, restaurants, and hotels are now requiring proof of vaccination to enter the property. For those fully vaccinated, whether traveling, dining out, or going to a show, it is highly recommended to carry your vaccination card (or image on your phone) in addition to your photo ID.

If you are not fully vaccinated, many venues are requiring a negative test result within 72 hours of arrival or may deny entry to their business. I've heard of situations where the travel vendor wasn't aware of this requirement, and it resulted in difficulty for their guest's gaining entry to the event. As you know, your trip experience is one of my

main objectives with the Prime-Time Club. Because of this, I am being very cautious and diligent when planning travel.

That being said, we are currently preparing for our John Hall Alaska tour. This trip requires you be fully vaccinated along with a negative COVID-19 test. In addition, we have a tour planned to Nashville and Clarksville, TN where vaccinations are not required at this time. I will continue to monitor this closely and communicate changes before we leave. This pandemic has been an ever changing situation and your trip enjoyment and safety are main concerns as we plan future events. And as always, I appreciate your patience and understanding.



**STATE
BANK**
OF CROSS PLAINS

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Cross Plains, WI 53528

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Wealth Management Department
608-826-3570

Web Site: www.sbcpl.bank

Prime Time Plus E-Mail
primetime@sbcpl.bank

Prime Time Office Advisors:

Black Earth:

Middleton: Tonia Gilbertson

Mt. Horeb:

Verona: Phyllis Marx

Waunakee: Lisa Heinle

*Southern Offices – Brooklyn, Belleville,
Janesville, Evansville, New Glarus
and Oregon:* Shelley Meredith

Belleville Office
110 Greenway Cross Ct.
Belleville, WI 53508

Black Earth Office
1030 Mills St.
Black Earth, WI 53515

Brooklyn Office
210 Commercial St.
Brooklyn, WI 53521

Cross Plains Office
1205 Main St.
Cross Plains, WI 53528

Cross Plains Motor Bank
2535 Main St.
Cross Plains, WI 53528

Evansville Office
2 E. Main St.
Evansville, WI 53536

Janesville LPO
1060 US-14
Janesville, WI 53546

Madison Office
455 S. Junction Rd., Ste. 100
Madison, WI 53719

Middleton Office
8301 University Ave.
Middleton, WI 53562

Mount Horeb Office
1740 Springdale St.
Mt. Horeb, WI 53572

New Glarus Office
512 State Rd. 69
New Glarus, WI 53574

Oregon Office
883 N Main St.
Oregon, WI 53575

Verona Office
108 N. Main St.
Verona, WI 53593

Waunakee Office
610 West Main St.
Waunakee, WI 53597

For Customer Support
Call: 608-798-3961
or 855-256-7328



**STATE
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Yeah, we can do that.

The Prime Times is published quarterly by the State Bank of Cross Plains with its Main Office at 1205 Main Street, Cross Plains, WI 53528. Telephone (608) 798-3961. Send address changes and comments to editor, Lois Boehnen at 1205 Main Street, PO Box 218, Cross Plains, WI 53528. This publication is written for the benefit of the Prime Time Plus Club members of the State Bank of Cross Plains.



2022 Prime Time Plus Club Event Sign Up Sheet

If you would like to sign up for any of these events, please complete the front and back of this form and return it to: State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. **Everyone planning to attend an in person event must sign the waiver on the back of this form. Reservations will be taken in date and time order they are received. Thank you.**

Name(s): _____ Date: _____

Mailing Address (required): _____

(Complete street address with Apt. #)

_____ Traveling Partner/s _____

(City, State and Zip)

Phone: _____ Email Address: (required for updates and Zoom events): _____

Zoom Events: If you have signed up for a Zoom Event, please mark your calendars now and we will send you an email with a Zoom Link a week prior to the event. **Please list your email address above.** If you have questions or concerns regarding the presentation please contact: Lois Boehnen: 608-767-4752 or primetime@sbcpl.bank

**All reservations will be taken in date and time order they are received.*

March – Make a Succulent Garden (in person) – Tuesday, March 1, 2022 at 10:00 a.m.
Cost \$35.00 per member, \$55.00 per non-member. Full Payment is due at time of registration.
Please register by Tuesday, February 22, 2022.

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Please sign up by Monday, March 7, 2022.

April – Spice Up Your Life Workshop (in person) – Thursday, April 7, 2022 at 6:00 p.m.
Cost \$35.00 per member single, \$55.00 per member couple. Couples will receive a shared set of seasoning mixes. Non-members, please add \$20.00 to above prices. Full Payment is due with registration.
Please register by Wednesday, March 30, 2022.

April – Writing a Biological Sketch (via Zoom) – Wednesday, April 20th at 10:30 a.m.
Please sign up by Tuesday, April 12, 2022.

May – Lawn Care Presentation (via Zoom) – May 3, 2022 at 6:30 p.m.
Please sign up by Monday, April 25, 2022.

June – John Hall Alaska: Glacier’s, Gold and Grizzlies Tours – June 7-18, 2022 or June 30-July 11, 2022
There is very limited space left. Please contact us for availability.

September – Music & Military in Tennessee – Monday, September 12 - Sunday, September 18, 2022.
Cost \$2,330 per member, double – \$3,430 per member, single – \$2,300 per person, triple. Non-members, please add \$100 to above prices. A \$200.00 deposit is due with registration to hold your place.

Cost Per Person Protection Plan Rates: Double or Triple Occupancy: \$143 – Single Occupancy: \$205

___ **Yes, I would like to purchase a Travel Protection Plan** ___ **No, I do not wish to purchase a Travel Protection Plan**

Please circle desired Pick-up Location:

Cross Plains Mt. Horeb Verona Waunakee

Prime Time Plus Book Clubs via Zoom – We continue to host two book clubs on the 3rd and 4th Monday of each month. If you are interested, please indicate which Monday will work for you and we will contact you with details.

Please circle one:

3rd Monday at 2:30 p.m. 4th Monday at 2:30 p.m.

Please fill this form out completely and drop off at any State Bank location or mail to: State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. Reservations will be taken in date and time order they are received. Everyone planning to attend an in person event must sign the waiver on the back of this form. **Thank you.**

State Bank of Cross Plains - Prime Time Club Release and Waiver of Liability

In consideration for my participation in the State Bank of Cross Plains Prime Time Club Event, including any related travel, activities, tours, events, and free time (collectively, the "Activities") sponsored or offered by S.B.C.P. Bancorp, Inc. or any State Bank of Cross Plains (collectively, the "Bank") or their owners, employees, representatives, agents, or independent contractors, the undersigned agrees to the following terms:

- 1. Representation and Warranty.** I understand that the Activities may require physical exertion, and I represent and warrant that I am physically fit, and I have no medical condition which would prevent my full participation in the Activities. I understand that the Bank reserves the right in its absolute discretion to refuse my participation in any of the Activities based on medical, fitness, or other related grounds. I recognize that there exists an ongoing global pandemic of a novel coronavirus disease (commonly referred to and referred to herein as "COVID-19") that may continue up to and through the date(s) on which I will be participating in the Activities. I further represent and warrant that, to my knowledge, neither I nor anyone in my household is currently infected with COVID-19.
- 2. Waiver/Release; Indemnification.** I knowingly, voluntarily, and expressly WAIVE and RELEASE from liability the Bank, its owners, directors, managers, officers, members, employees, agents, insurers, associates, volunteers, affiliates, representatives, independent contractors, successors, and assigns (each, a "Released Party") FOR ANY AND ALL DAMAGES, COSTS, LOSSES, EXPENSES, OR DEMANDS for any bodily injury, illness, disability, death, property damage, theft, emotional distress, or loss of society that is caused, whether directly, indirectly, or consequentially, by any of the Released Parties that relates to or arises out of my participation in the Activities. I, my heirs, and any of my legal representatives forever covenant not to sue any Released Party for any claim related to my participation in the Activities (a "Claim"). I understand that there are inherent risks related to the Activities and related to participating in the Activities during the COVID-19 pandemic, including but not limited to bodily injury, illness, temporary or permanent disability, or even death. I understand that, while participating in the Activities, I may come in close contact with someone who is infected with COVID-19. I also recognize that I may be exposed to COVID-19 in a number of other ways while participating in the Activities, including, but not limited to, traveling in a vehicle, staying in a hotel, or eating at a restaurant. I assume full responsibility for any inherent risks arising out of or relating to my participation in the Activities, including risks associated with COVID-19, at any Bank facility, while traveling, or while participating in any of the Activities. I agree to indemnify and hold harmless each Released Party from any loss, liability, damages, costs (including reasonable attorneys' fees), or expenses incurred in defending any Claim made by me or anyone making a Claim on my behalf in connection with my participation in the Activities.
- 3. Miscellaneous.** I acknowledge and fully understand that travel arrangements may be interrupted or cancelled by the Bank, an associated travel supplier, a government entity, or another third party outside of Bank's control for reasons that are unforeseeable at this time. Refunds may be made from time to time, in the sole discretion of State Bank of Cross Plains. This agreement shall be construed in accordance with, and governed by, the laws of the State of Wisconsin. If any portion of this agreement is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect under Wisconsin law. This Release and Waiver of Liability represents the entire agreement between me and Bank and supersedes all prior negotiations, representations or release and waiver of liability agreements between the parties, either written or oral.

I have read this Release and Waiver of Liability, and I fully understand its contents. I acknowledge that I have had the opportunity to review, discuss, ask questions about, and negotiate the terms of this Release and Waiver of Liability. I voluntarily and knowingly agree to the terms and conditions stated herein. I am aware that by signing this Release and Waiver of Liability, I am giving up certain rights, including my right to sue and certain legal rights my heirs, next of kin, executors, administrators, and assigns may have against any Released Party.

Signature: _____ Signature: _____

Print name: _____ Print name: _____

Date: _____ Date: _____

Please fill this form out completely and drop off at any State Bank location or mail to: State Bank of Cross Plains, Prime Time Plus Club, 610 West Main St., Waunakee, WI 53597. Reservations will be taken in date and time order they are received. Everyone planning to attend an in person event must sign the waiver on the back of this form. *Thank you.*

Credit Card Form

Name of Tour / Event _____

Name on Credit Card _____

Traveling Partner(s) if you are paying for them _____

Phone Number _____

I (We) wish to make the payment by credit card VISA MasterCard Discover

Account # _____ Expiration Date _____

Please charge my credit card account \$ _____ Signature _____

I (We) wish to make the payment by check (please make checks payable to Prime Time or State Bank of Cross Plains).