



SUNNY TIMES

SUMMER 2026

CALENDAR OF EVENTS

JULY

14th & 15th | Digital Tools Seminars

AUGUST

4th | Appreciation Concert

17th | Oregon & Northern California - *Sold out!*

27th | Oregon & Northern California - *Sold out!*

SEPTEMBER

23rd | Legacy Learning Collective – Tea Class

24th | Holy Wisdom Guided Hike

OCTOBER

6th | Fall Mystery Tour

20th | Identity Theft Seminar

28th | New Orleans Trip Preview

NOVEMBER

4th | Woodburning Class

30th | Enchanted Asheville – *Inquire today!*

FEBRUARY 2027

4th | Islands of Enchantment Cruise - *Inquire today!*

MAY 2027

21st | Switzerland and Italy – *Sold out!*

AUGUST 2027

26th | Badgers in Ireland – *Sold out!*

NOVEMBER 2027

13th | New Orleans



TRIP PREVIEW: NEW ORLEANS

Wednesday, October 28, 2026, from 5:30 – 7:00 p.m.
Waunakee Village Center, 333 S. Madison Street, Waunakee

Experience the timeless charm and irresistible energy of New Orleans on a tour filled with unforgettable sights, sounds, and flavors next year on **November 13-17, 2027**.

Full details for this tour will be available during our **Trip Preview** presented by Cruises and Tours Worldwide on **Wednesday, October 28, 2026**. Doors will open at 5:00 p.m. for a light meal and check-in. The presentation will begin at 5:30 p.m.

Discover the city's rich history and vibrant culture on a guided city tour featuring a stop at the iconic Cafe du Monde for warm beignets and café au lait, followed by a fascinating walk-through cemetery tour showcasing the unique above-ground tombs for which the city is famous. Savor the tastes of Louisiana as you watch a delicious meal prepared before your eyes at the renowned New Orleans School of Cooking, cruise through the bayous on an exciting swamp boat adventure, and soak in the authentic sounds of live jazz at the legendary Preservation Hall. From festive Zydeco music and regional cuisine, to an elegant jazz brunch at The Court of Two Sisters, every moment captures the spirit of the Crescent City.

– Article continued on page 7

FALL INTO ADVENTURE: JOIN OUR MYSTERY TOUR!

October 6-7, 2026

Hop on board, don't ask where,
Katie and Jenny will take you there!
From hidden stops to fun-filled sights,
This overnight tour is full of delights.

With lots of laughter and fun,
Every twist and turn is a new one!
October 6-7, mark the date,
Adventure awaits—don't be late!



– Article continued on page 7



MESSAGE FROM THE PRESIDENT

Fellow Prime Time Plus Club Members:

On behalf of everyone at Lake Ridge Bank, thank you for the trust and loyalty you place in our bank.

Serving our clients and communities is a privilege we never take for granted. It is because of clients like yourself that we work so hard to make banking easier.

We believe your loyalty deserves something special. This is why Lake Ridge Bank offers you something no other local bank does – all the incredible trips and other opportunities with our Prime Time Plus Club. This club membership is designed especially for our clients, and offers unique opportunities for learning, connection, and fun. From educational experiences, special events, local day trips to travel around the world -- every event is planned with same care and personal attention you have come to expect from Lake Ridge Bank.

With summer in full swing, I hope you've saved time to join us for our annual Appreciation Concert. It's one of the highlights of the season bringing so many Prime Time Plus Club members together! Whether you attend every year or this will be your first time, I truly hope to see you at the show this summer.

We look forward to sharing these experiences with you, as well as continuing to support your financial goals for many years to come. Thank you for your loyalty to Prime Time Plus and Lake Ridge Bank.

– Paul Hoffmann, President



REGISTER NOW FOR THE 2026 APPRECIATION CONCERT: DUELING PIANOS, FEATURING JIM RIPP AND TARAS NAHIRNIAK - PRESENTED BY PIANO FONDUE

Tuesday, August 4, 2026

Show times at 1:00 p.m. or 6:00 p.m.

Verona High School Performing Arts Center, 234 Wildcat Way, Verona

Don't miss one of the most anticipated events of the year, our **Prime Time Plus Club Annual Appreciation Concert!**

This year's show features the crowd-favorite Piano Fondue **Dueling Pianos**, an interactive experience where you help create the playlist. From beloved classics to singalong hits, every song is chosen by the audience making each performance completely unique. With live text-in requests, lively performers, and a room full of energy, it's a celebration you won't want to miss.

Choose from two showtimes, **1:00 p.m.** or **6:00 p.m.** **Tickets for the 1:00 p.m. performance will be mailed** to the address provided at registration.

The **6:00 p.m. performance will be general admission**, with seating available on a first come, first served basis. Doors will open 45 minutes prior to each performance.

Each member can bring one guest with a **\$25 non-member fee**.

We're proud to host this special event as our way of saying thank you for being part of our Prime Time Plus community – and we can't wait to see you there.

Register by Wednesday, July 15, 2026. To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All reservations are made in date and time order. **Tickets for registrations received after July 15, will be available at the Will Call table on the day of the show.**





CRAFT YOUR OWN PERSONALIZED WOOD BURNED CHARCUTERIE BOARD!

Wednesday, November 4, 2026
from 10:00 a.m. to 12:00 p.m.
Lake Ridge Bank – Verona, 108 N. Main Street, Verona

Discover the art of woodburning in this hands-on workshop! In this guided class, you'll create a custom cheese or charcuterie board that's truly one-of-a-kind. Your personal creation could make the perfect gift or be used to serve holiday charcuterie!

No experience? No problem! This workshop is ideal for beginners. You'll learn to trace a design you love and safely burn or etch it onto a wooden charcuterie board. Our instructor will guide you through essential woodburning techniques, from creating clean lines and intricate details to mastering safe tool handling. By the end of the class, you'll have a beautifully personalized board that showcases your creativity.

The cost for this event is **\$40 for members** and **\$45 for non-members**. This class includes a charcuterie board to design, and instruction and tools for woodburning. Full payment is due with registration to reserve your spot.

Register by Wednesday, October 28, 2026. To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All reservations are taken in date and time order.

LEGACY LEARNING COLLECTIVE: TEA CLASS

Wednesday, September 23, 2026
from 10:00 to 11:30 a.m.
Lake Ridge Bank – Mt Horeb,
1740 Springdale Street, Mt Horeb



Prime Time Plus Club is excited to offer a special Tea Making class presented by the Legacy Learning Collective. This hands-on experience will introduce participants to the art of harvesting, drying, and blending herbs and flowers to create flavorful homemade teas right from their own gardens.

Members will explore the art of creating their own custom tea blends using herbs that grow beautifully in Wisconsin. Working with common herbs such as chamomile, peppermint, lemon balm, lavender, and calendula, you will explore how different herbs contribute to flavor and support the body and mind.

We will sample teas, experiment with blending techniques, and create a personalized tea blend to take home along with simple tips for growing and drying herbs yourself.

Legacy Learning Collective brings people together to share traditional skills, nurture curiosity, and promote thoughtful living rooted in a connection to the land.

Whether you are an experienced gardener or simply curious about herbal teas, this class promises to be both educational and enjoyable.

The cost for this event is **\$35 for members** and **\$40 for non-members**. This class includes the presentation, tea tasting, custom tea blends, tea guide and loose tea steeper. Full payment is due with registration to reserve your spot.

Register by Wednesday, September 16, 2026. To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All reservations are made in date and time order.

GUIDED HIKE: HOLY WISDOM MONASTERY

Thursday, September 24, 2026, from 10:00 a.m. to 12:00 p.m.
Holy Wisdom Monastery,
4200 Hwy M, Middleton

This fall, Holy Wisdom staff will be leading a tour for our Prime Time Plus Club to allow our members to experience the beauty at Holy Wisdom and discover connections with the land, plants, and animals.

Holy Wisdom Monastery is an ecumenical monastery, home of the Benedictine Women of Madison and a community of communities who weave prayer, hospitality, justice, and care for the earth into a shared way of life. Stewardship of the earth is a big part of their mission. Holy Wisdom cares for 192 acres of prairie, savanna, and woodlands. They also maintain gardens and orchards on the property.

The tour will explore **1-1.5 miles on walking trails** at a leisurely pace. There is parking onsite at Holy Wisdom. Additional details will be sent prior to the event.

Please include a \$10 donation for members and non-members with your registration. Full payment is due with registration to reserve your spot.

Register by Thursday, September 17, 2026. To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All reservations are made in date and time order.



KEEPING YOUR ACCOUNT SAFE: A SIMPLE NEW SECURITY STEP

At **Lake Ridge Bank**, protecting your accounts and personal information is very important to us. As scams and fraud continue to increase, we are making a small change to help keep your information safe.



What's Changing?

When you speak with us in person, by phone, or electronically, we may now ask for a **one-time security code** to confirm it's really you.

This code will be sent to you by **text message or email**, using contact information we already have on file. When you speak with us in person, by phone, or electronically, we use a two-step identity verification process to confirm it's really you.

As part of this process, we will ask several verification questions and may also send a one-time security code to your phone number or email address already on file.

Both verification methods are required. The one-time security code alone cannot be used to verify your identity. Once you've successfully completed both steps, we'll be able to assist you.



Why Are We Doing This?

In the past, banks often relied on personal questions like birthdays or parts of a Social Security number. Unfortunately, scammers have learned how to find this information. The one-time code is **much safer** and helps protect your money.



What Is a One-Time Code?

- It is a short number sent directly to you.
- It can only be used one time.
- It expires quickly for added safety.
- It can only be sent to contact details already on your account.



What If I Don't Text or Email?

No problem. If you prefer not to receive codes by text or email, we have **other secure options** available. Our staff will be happy to help find what works best for you.



What You Can Do to Prepare

- Make sure we have your current phone number and email address on file.
- Never share codes or account information with anyone who contacts you unexpectedly.
- When in doubt, call or visit our bank directly.

We appreciate your trust and thank you for helping us keep your accounts secure. If you have questions, please stop by any office or give us a call—we're always happy to help!

KEEPING SAFE: IDENTITY THEFT

Tuesday, October 20, 2026
from 10:00 – 11:30 a.m.
Lake Ridge Bank – Verona
108 N. Main Street, Verona



Identity theft remains one of the fastest-growing crimes in the United States but the more you know, the better you can protect yourself.

Join Prime Time, in partnership with the Wisconsin Bureau of Consumer Protection, for an informative session on understanding and preventing identity theft. You'll learn about the various types of identity theft, how to spot warning signs, and practical steps you can take to safeguard your personal information. The presentation will also cover tools such as Fraud Alerts and Security Freezes, along with guidance on what to do if you become a victim.



The seminar will be led by Jeff Kersten, Agency Liaison for the Bureau of Consumer Protection. With more than 12 years of experience as a police officer and as a former Consumer Protection Investigator, Jeff is dedicated to educating the public, businesses, and law enforcement

across Wisconsin on privacy protection, data security, and identity theft prevention.

Coffee and pastries will be available beginning at 9:45 a.m., with the presentation starting promptly at 10:00 a.m.

Register by Tuesday, October 13, 2026.

To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All reservations are made in date and time order.

REMINDER: SUNNY TIMES DELIVERY CHANGES IN 2027!

Starting with our Winter 2027 edition, paper copies of the Prime Time Plus Club newsletter, *Sunny Times*, will be available in our office locations, but delivery to members will move to a **digital format** only. On the same day that the *Sunny Times* arrives in our offices, it will be emailed to all members, published on our website, and posted on our Facebook page.

To make sure you don't miss an issue, please take a moment to confirm that we have your **current email address on file**. If your contact information has changed, we're happy to help you update it just reach out to us or stop by any location.

Since printed copies will be in all our offices, we encourage you to stop by, enjoy a cup of coffee or a root beer, and some friendly conversation with our lobby team while you read the latest edition of the *Sunny Times* and register for events.

2026 PRIME TIME PLUS CLUB REGISTRATION FORM

Prime Time Plus Club events are for members only. Please return this form to any of our Lake Ridge Bank offices or mail it to: Lake Ridge Bank, Prime Time Plus Club, 5515 Monona Drive, Monona, WI 53716. **All reservations need to be made using this form and are registered in date and time order. Please write checks to Lake Ridge Bank or register online to pay by credit card.**

Name(s): _____ *Travel Partner: _____

Mailing Address _____

(Complete street address with Apt. #):

Phone: _____ Email Address: _____

(cell phone preferred)

(Email confirmation will be sent 1-2 weeks prior to events.)

***If you are traveling with someone other than your significant other, they will need to complete and submit their own registration form. One non-member guest per member.**

Please indicate any special needs you may have - mobility, dietary, etc. _____

August – Member Appreciation Concert featuring Piano Fondue – Verona Performing Arts Center

Tuesday, August 4, 2026 (Please only one non-member guest per member)

- 1:00 p.m. Show** – Reserved Seats. **Tickets will be mailed.**

If possible, I would like to be seated next to _____

Please check any that apply:

- Handicap Seating. **If you prefer to sit in your wheelchair or walker, please make note of that.**
- Visual Impairment.
- Hearing Impairment.
- 6:00 p.m. Show** – General Admission. **No tickets required.**
- Please note if you need handicap seating reserved. **If you prefer to sit in your wheelchair or walker, please make note of that.**
- Non-Member Cost: \$25**
Register by Wednesday, July 15, 2026.

September – Legacy Learning Collective: Tea Class – Mt. Horeb

Wednesday, September 23, 2026, from 10:00 – 11:30 a.m.

Member Cost: \$35 and Non-Member Cost: \$40

Register by Wednesday, September 16, 2026.

September – Guided Hike: Holy Wisdom Monastery – Middleton

Thursday, September 24, 2026, from 10:00 a.m. – 12:00 p.m.

Member Cost and Non-Member Cost: \$10

Register by Thursday, September 17, 2026.

October – Fall Mystery Tour – Overnight Bus Trip

October 6-7, 2026

Cost per member: Double \$490; Single \$575; Triple \$465. Non-members, please add \$100 per person.

Insurance: Add \$35 for a Double; \$41 for a Single; or \$33 for a Triple per person with your payment. Payment in full is due to secure your spot.

Yes, I wish to purchase travel insurance. Please add the premium listed above to your payment.

No, I do not wish to purchase travel insurance _____ **(Signature required for declined protection)**

Register by Wednesday, September 2, 2026.

October – Identity Theft Seminar – Verona

Tuesday, October 20, 2026, from 10:00 to 11:30 a.m.

Register by Tuesday, October 13, 2026.

October – Trip Preview: New Orleans – Waunakee Village Center

Wednesday, October 28, 2026, from 5:30 – 7:00 p.m.

Register by Wednesday, October 14, 2026.

November – Woodburning Class – Verona

Wednesday, November 4, 2026, from 10:00 a.m. – 12:00 p.m.

Member Cost: \$40 and Non-Member Cost: \$45

Register by Wednesday, October 28, 2026.



ALL participants must sign the waiver on the back of this form when registering for in-person events.

Lake Ridge Bank Refund Policy – After the final payment due date, a refund will be made if we have a wait list and can fill your spot.

In some cases, we cannot give a full refund due to ticket purchases, meal number guarantees or vendor contracts. We will be as fair as possible with refund requests.

LAKE RIDGE BANK - PRIME TIME PLUS CLUB RELEASE AND WAIVER OF LIABILITY

In consideration for my participation in the Lake Ridge Bank Prime Time Club Event, including any related travel, activities, tours, events, and free time (collectively, the "Activities") sponsored or offered by Lake Ridge Bank or its affiliates (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.
- 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 the action or inaction of any of the Released Parties that relates to or arises out of my participation in the Activities (each a "Claim"); provided, however, the waiver and release herein shall not extend to gross negligence or willful misconduct by the Released Party. I understand that there are inherent risks related to the Activities and related to participating in the Activities involves risk of injury, including possible disability or death, and damage to property, and that injury and damage may result not only from my actions, inactions, or negligence, but also from the actions, inactions, or negligence of the Bank, its employees and volunteers, or others, or from conditions at the site of the Activities or services provided in conjunction with Activities (the "**Inherent Risks**"). I further acknowledge that there may be risks not known or reasonably foreseeable at the time of my participation in the Activities. I ASSUME THE RISK OF ALL SUCH INHERENT RISKS FROM MY, THE BANK'S AND/OR OTHER THIRD PARTY'S ACTIONS, INACTIONS, OR NEGLIGENCE. 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. Photo and Media.** By signing this form, I grant Lake Ridge Bank, its representatives, and employees the right to take photographs and video footage of me in connection with the event or activity described above. I authorize Lake Ridge Bank to use and publish such photographs or video footage for promotional, marketing, or educational purposes, including use on social media platforms, the bank's website, and other official communications. I understand that I will not receive compensation for the use of these images or recordings, and I waive any right to inspect or approve the finished product wherein my likeness appears. If I do not wish to be photographed or recorded, I will notify a Lake Ridge Bank representative in writing prior to the event.
- 4. 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 the Bank. This Release and Waiver of Liability shall be construed in accordance with, and governed by, the laws of the State of Wisconsin. If any portion of this document 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 as it relates to the matters herein 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 of Participant: _____

Signature of Participant: _____

Print name _____

Print name _____

Date: _____

Date: _____

Lake Ridge Bank Refund Policy – After the final payment due date, a refund will be made if we have a wait list and can fill your spot. In some cases, we cannot give a full refund due to ticket purchases, meal number guarantees or vendor contracts. We will be as fair as possible with refund requests.

WOULD YOU LIKE TO PAY BY CREDIT CARD?

Prime Time Plus has online registration!

You can now register for events and pay online.

Email Katie or Jenny to get your account set up today!

Payment by check can still be made by mail or dropped off at any of our Lake Ridge Bank offices.

Please make checks payable to *Lake Ridge Bank* or *Prime Time Plus Club*.

For in office use

_____ In Person

_____ Mail

_____ Night Drop

Time _____ Date _____

Office & Initials:

NEW ORLEANS *Continued*

In addition to a variety of included excursions, our centrally located hotel will allow for plenty of free time to stroll the historic streets of the French Quarter at your own pace. History enthusiasts may choose to visit the acclaimed National WWII Museum, while others might be tempted by an evening ghost tour. With its rich traditions, soulful music, and world-famous cuisine, this captivating getaway promises memories as vibrant as the city itself.

To receive a brochure with itinerary details and pricing on this trip or any of our tours, email us at primetime@lakeridge.bank and we'll be happy to provide a copy.



Registration Process: Registrations for this tour will not be accepted until the night of this **Trip Preview**. If this sounds like a tour you might enjoy, we encourage you to attend the preview as tours can sell out that night. After the presentation, registrations for the tours will be taken through a table lottery system. Additional details about our registration process and table lottery system will be sent in a confirmation email closer to the event.

Register for the Trip Preview by Wednesday, October 14, 2026. To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All reservations are made in date and time order.



Continued

MYSTERY TOUR

Package includes: Roundtrip personalized coach transportation, 1 night of lodging, 4 meals (1 breakfast, 2 lunches, 1 dinner), all group activities, and gratuities for the drivers and guides.

Cost for this tour (per person): Double \$490; Single \$575; Triple \$465.
Please add \$100 per person for non-members.

Payment in full is due to with your registration to hold your spot.

Optional Travel Protection Plan (per person): Add \$35 for a **Double**; \$41 for a **Single**; or \$33 for a **Triple** per person to your payment.

Cancellation Policy: Fully refundable until September 15, 2026.

Register by Wednesday, September 2, 2026. Prime Time Plus Club Mystery Tours sell out fast! To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. All registrations are made in date and time order.

FINAL WORDS FROM YOUR PRIME TIME PLUS CLUBTEAM

SUMMER 2026



KATIE MAGYERA *(right)*
Prime Time Plus Club Director

JENNY GUTZMER *(left)*
Prime Time Plus Associate Director

Looking back on the first part of the year, we are feeling incredibly grateful for the many memories we've shared together through Prime Time Plus Club. Whether you joined us in the lush rainforests of Costa Rica, cruised alongside the beautiful vineyards and historic villages of Burgundy and Provence, or spent the day with us exploring Lambeau Field, each experience was made special because of the wonderful people who traveled alongside us.

Travel is about so much more than the destination. It's about the laughter shared on the motorcoach, conversations over meals, new friendships formed, and the joy of experiencing something meaningful together.

To everyone who has joined us this year, thank you. Your enthusiasm, kindness, and sense of adventure are what make Prime Time Plus Club so special. We hope the memories made along the way stay with you for years to come.

If you haven't traveled with us yet, we hope to welcome you on an upcoming trip soon. We look forward to many more adventures and shared experiences ahead.

Thank you, as always, for being part of our Prime Time Plus Club!



Lake Ridge Bank™

Go Far. Go Together.

Prime Time Plus Club
5515 Monona Drive
Monona, WI 53716



PRIME TIME PLUS
Lake Ridge Bank

PRIME TIME PLUS CLUB DIRECTORS:

Katie Magyera or Jenny Gutzmer at (608) 767-4752
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Parmenter: Irene Gelfand
Sauk: Shelly Kaltenberg
University: Kaitlyn Priske
Verona: Phyllis Marx
Waunakee: Deanne Duane

Advisors Available by Phone:

Card Services: Tonia Gilbertson
Retail Operations: Andrea Springman

We hope you will stop in to see us soon at any of our Lake Ridge Bank locations!

**ATWOOD AVE.
BELLEVILLE
BLACK EARTH
BROOKLYN
COTTAGE GROVE
CROSS PLAINS**

**CROSS PLAINS
MOTOR PLUS
EVANSVILLE
EVANSVILLE DRIVE-UP
JANESVILLE
MIDDLETON PARMENTER**

**MIDDLETON
UNIVERSITY AVE.
MONONA DR.
BRIDGE ROAD
MOUNT HOREB
NEW GLARUS**

**OREGON
SAUK PRAIRIE
VERONA
WAUNAKEE**

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