



SUNNY TIMES

FALL 2026

CALENDAR OF EVENTS

OCTOBER

28th | New Orleans
Trip Preview

NOVEMBER

10th | Dementia and
the Aging Brain

20th | Clasen's Behind
the Scenes

30th | Enchanted
Asheville Tour

DECEMBER

10th | Chicago Day Trip

15th | Parmenter Open
House

16th | Verona Open House

17th | Monona Drive
Open House

JANUARY 2027

5th | Safari in Kenya
Trip Preview

FEBRUARY 2027

4th | Islands of
Enchantment Cruise

MAY 2027

21st | Switzerland and
Italy Tour

AUGUST 2027

26th | Badgers in
Ireland Tour

NOVEMBER 2027

13th | New Orleans Tour

FEBRUARY 2028

9th | Safari in Kenya Tour



TRIP PREVIEW: SAFARI IN KENYA

Tuesday, January 5, 2027, from 5:30 – 7:00 p.m.

St. Francis Xavier Fellowship Hall, 2947 Thinnes Street, Cross Plains

Embark on the adventure of a lifetime in Kenya, where world-renowned safari destinations, remarkable wildlife, vibrant culture, and warm hospitality come together in an unforgettable experience from **February 9-20, 2028**.

Full details for this tour will be available at this **Trip Preview** presented by **Universal Travel** on **Tuesday, January 5, 2027 at the St. Francis Xavier Fellowship Hall in Cross Plains**. Doors will open at 5:00 p.m. for a light meal and check-in. The presentation will begin at 5:30 p.m.

This tour to Kenya is unlike any other safari experience you will find elsewhere. Carefully handpicked and designed by **Christoph Voelkel, Director of Group Travel for Universal Travel**, it reflects more than 20 years of his firsthand exploration of Kenya. Thoughtfully crafted to go beyond traditional game drives, this journey is infused with meaningful cultural experiences, personal connections, and breathtaking scenery. From unforgettable wildlife encounters to authentic interactions with local communities, every aspect of this tour has been designed to showcase the very best of Kenya.

The journey begins in Nairobi, where travelers will spend time exploring some of Kenya's most beloved attractions, including the Karen Blixen Museum, the Giraffe Centre, the Kobe Bead Factory, and the David Sheldrick Elephant Nursery. Travelers will experience Kenya's rich culture and warm hospitality while enjoying time to relax before heading out on safari.

– Article continued on page 7

HOLIDAY CHICAGO GETAWAY: YOUR DAY, YOUR WAY

Thursday, December 10, 2026

Escape to the Windy City for a day filled with excitement, relaxation, and holiday cheer! No parking headaches required. Our special seasonal transportation experience makes it easy to enjoy downtown Chicago exactly the way you want.

– Article continued on page 6



MESSAGE FROM THE PRESIDENT

Fellow Prime Time Plus Club Members:

As summer gives way to the beautiful colors and crisp air of autumn, it's a wonderful time to pause and appreciate the changing seasons and all they bring. As an avid gardener with nearly 90 varieties of hostas in my gardens, I know I have some busy weeks ahead preparing my plants for the cold and snow that will inevitably make an appearance before we know it!

On behalf of all of us at Lake Ridge Bank, I want to extend my sincere gratitude for the continued trust and loyalty you place in our bank. We are honored to serve you and help you meet your financial goals, whatever those may be. Your relationship with Lake Ridge Bank means a great deal to us, and we appreciate the opportunity to support you, your families, and the communities we call home.

As we look ahead, I also want to share an important change regarding your Prime Time Plus Club newsletter. **Beginning with the next edition, the newsletter will no longer be mailed to members. Instead, it will be delivered by email.**

This change will help ensure that all Prime Time Plus members receive the newsletter at the same time and have timely access to information about upcoming events and trips—especially those with limited availability.

Prefer a paper copy? You'll still have that option. On the same day the newsletter is emailed, printed copies will be available at all Lake Ridge Bank offices. You'll also be able to find the newsletter on our website and Facebook page.



To make sure you don't miss an edition, please be sure Lake Ridge Bank has your current email address on file. And if you're on Facebook, we invite you to follow Lake Ridge Bank for news, updates and reminders throughout the year.

Of course, if you stop by one of our offices to pick up a paper copy, we hope you'll stay for a cup of coffee or a root beer and spend a few minutes visiting with our friendly lobby team. We always enjoy seeing our clients!

Thank you again for your continued support and for being a valued member of the Prime Time Plus Club. I wish you a wonderful end of summer and an autumn filled with happiness, good health, and special moments with family and friends.

Paul Hoffmann – President

STAY SAFE BEFORE SENDING MONEY

Technology makes sending money fast and convenient, but it can also give scammers more opportunities to take advantage of you. Staying aware and informed helps keep you safe. Scammers often target wire transfers because they move quickly and can be difficult or impossible to recover once sent.

Before sending money, take time to slow down and confirm exactly who is asking for it.

Warning Signs of a Scam

Be cautious if someone:



Pressures you to act immediately.



Tells you not to talk to family, friends, or your bank.



Pressures you to send money before you have time to think.



Asks you to keep the payment a secret.



Coaches you on what to say to your bank.



Wants you to stay on the phone while sending money.



Scammers may pretend to be someone you know or trust, such as a family member, government agency, bank employee, online seller, romantic interest, or investment company. They often use stories that create fear, excitement, or urgency so people will send money before checking first.

How to Protect Yourself

Before sending money:

1

Slow down and ask questions. Legitimate businesses allow you the time to think and ask questions.

2

Confirm who you are talking to. Hang up and contact the person or business directly using a phone number you know is legitimate.

3

Do not use numbers from a text message, email, or social media post, which can be fake.

4

If you cannot independently confirm who a person is, do not send money.

5

If you are unsure what to do, talk to a trusted family member, friend, or banker.

Remember to pause, question and confirm before sending money.

A few extra minutes can help protect the savings you have worked hard to build. If you ever have questions about a wire transfer request, Lake Ridge Bank is here to help you feel confident before you send money.

CELEBRATE THE SEASON AT OUR PRIME TIME PLUS CLUB HOLIDAY OPEN HOUSES

Events will run from 9:30 - 11:30 a.m. at the following locations:

Tuesday, December 15, 2026 – Middleton - Parmenter Office, 3207 Parmenter Street

Wednesday, December 16, 2026 – Verona Office, 108 N. Main Street

Thursday, December 17, 2026 – Monona Drive Office, 5515 Monona Drive

Mark your calendar and join us for some festive mornings of holiday cheer with Prime Time Plus Club and Lake Ridge Bank! We're hosting a series of cheerful open house events where you can celebrate the season in a warm, welcoming atmosphere.

Stop in and enjoy a relaxed gathering filled with friendly faces, light bites, and seasonal favorites. It's a wonderful opportunity to mingle with fellow members, connect with our Lake Ridge Bank team, and soak in the spirit of the holidays.

No matter where you call home, you're welcome at any of our locations! Take the chance to visit a new office location, explore a different community, and make a day of it while enjoying everything these unique areas have to offer.

As part of the festivities, each Open House will feature a special Prime Time Plus Club Gift Basket Giveaway. Prime Time Plus Club members who attend an Open House may enter for a chance to win a gift basket. Please see the Official Rules at the event for complete terms and conditions.

We look forward to gathering together and celebrating with you. Although an RSVP is not required, we would love to know if you plan to attend to help us with planning and preparations.

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.



BEHIND THE SCENES AT CLASEN'S: A SWEET HOLIDAY EXPERIENCE

Friday, November 20, 2026, from 10:00 – 11:30 a.m.
Clasen's Bakery, 7610 Donna Drive, Middleton

Get ready for a truly delicious adventure this holiday season with an exclusive behind-the-scenes tour of Clasen's European Bakery in Middleton! This special experience offers a unique opportunity to step inside one of the area's most beloved bakeries and see firsthand how their famous holiday chocolates and treats are crafted.

During this guided visit, you'll go behind the storefront and into the heart of the production area, where the magic really happens. Watch skilled chocolatiers and bakers at work as they create the festive goodies that make Clasen's a holiday favorite year after year. From hand-dipped chocolates and rich truffles to beautifully decorated seasonal confections, you'll gain a new appreciation for the craftsmanship and care that goes into every bite.

Along the way, you'll learn about Clasen's traditions, techniques, and the passion behind their time-honored recipes.

This is the perfect outing to get into the festive spirit, spend time with fellow members, and experience something a little different this season. Whether you have a sweet tooth or simply enjoy learning how things are made, this tour is sure to delight.

Don't miss your chance to see, taste, and experience the sweetness of the holidays at Clasen's!

Register by Friday, November 6, 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.*

DEMENTIA AND THE AGING BRAIN

Tuesday, November 10, 2026, from 10:00 – 11:30 a.m.

Lake Ridge Bank, 108 N. Main Street, Verona

Are you concerned about how your memory, or the memory of someone you love is changing? While some changes in memory can be a normal part of aging, significant memory loss is not. Join Prime Time Plus as we explore how our brains age and learn to recognize the differences between typical age-related changes and signs of cognitive impairment.



We are pleased to welcome back **Ellen Taylor, Dementia Care Specialist with the Aging and Disability Resource Center of Dane County (ADRC)**. In this informative session, Ellen will discuss the most common causes and types of dementia and explain the differences between dementia, mild cognitive impairment, and normal age-related memory changes.

The Aging and Disability Resource Center (ADRC) of Dane County is a valuable community resource that provides information, support, and services for older adults, individuals with disabilities, caregivers, and families. The ADRC connects residents with programs related to aging, long-term care options, benefits, caregiver support, dementia resources, and other community services. It serves as a trusted starting point for anyone seeking guidance while navigating aging, disability, or caregiving needs in Dane County.

This free seminar will be held in the **Community Room** at our **Verona office**. Doors will open at 9:45 a.m. for coffee and pastries. The presentation will start at 10:00 a.m.

Register by Tuesday, November 3, 2026. To register, please complete the form included in this newsletter or visit Prime Time's online registration portal. All reservations are made in date and time order.



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, rich history, and irresistible energy of New Orleans on an unforgettable tour from **November 13-17, 2027**.

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

Highlights of this exciting getaway include a guided city tour, beignets at the famous Café du Monde, a historic cemetery tour, a cooking demonstration at the New Orleans School of Cooking, a swamp boat adventure, live jazz at Preservation Hall, Zydeco music, regional cuisine, and an elegant jazz brunch at The Court of Two Sisters. Travelers will also enjoy free time to explore the French Quarter and pursue optional activities such as the National WWII Museum or a ghost tour.

To receive a brochure with itinerary details and pricing for this or any of our tours, email primetime@lakeridge.bank.

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

Register for the Trip Preview by Wednesday, October 21, 2026. To register, please visit Prime Time's online registration portal or complete the form included in this newsletter. Reservations are processed in date and time order.

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 (required)

(Complete street address with Apt. #):

(City, State, Zip):

Phone:

Email Address:

(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. Non-members must attend as a guest of a member.***

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

☐ **October – Trip Preview: New Orleans – Waunakee Village Center**

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

Register by Wednesday, October 21, 2026.

☐ **November – Dementia and the Aging Brain – Verona Office**

Tuesday, November 10, 2026, from 10:00 – 11:30 a.m.

Register by Tuesday, November 3, 2026.

☐ **November – Clasen's Behind the Scenes – Clasen's Bakery, Middleton**

Friday, November 20, 2026, from 10:00 – 11:30 a.m.

Register by Friday, November 6, 2026.

☐ **December – Chicago for the Holidays – Day Trip**

Thursday, December 10, 2026

Member Cost: \$60 Non-Member Cost: \$70

Register by Friday, November 6, 2026.

☐ **December – Holiday Open House – Parmenter, Verona, and Monona Drive Offices**

This is a drop-in Open House from 9:30 to 11:30 a.m. Please note if you tentatively plan to join us!

☐ **Tuesday, December 15** – Middleton - Parmenter Office

☐ **Wednesday, December 16** – Verona Office

☐ **Thursday, December 17** – Monona Drive Office

Registration is encouraged but not required.

☐ **January – Trip Preview: Safari in Kenya – St. Francis Xavier Fellowship Hall, Cross Plains**

Tuesday, January 5, 2027, from 5:30 – 7:00 p.m.

Register by Monday, December 21, 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: _____

Print name _____

Date: _____

Signature of Participant: _____

Print name _____

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 online 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:

KENYA *continued*

The adventure continues through some of Africa's most spectacular wildlife regions, including Ol Pejeta Conservancy, Samburu, and the world-famous Maasai Mara. Prime Time members will enjoy exciting game drives in search of lions, elephants, rhinos, giraffes, zebras, and other remarkable wildlife, while also visiting a traditional Samburu village and learning about local customs and traditions. With luxury tent accommodations and unforgettable wildlife encounters set against Kenya's breathtaking landscapes, this promises to be the trip of a lifetime.

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.

We encourage early registration for the Trip Preview. If interest is strong, an additional departure may be considered.

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 Monday, December 21, 2026. To register, please complete the form included in this newsletter. All reservations are made in date and time order.



CHICAGO *Continued*

There's no schedule to follow and no itinerary to keep up with. This is your day to explore. Stroll along Michigan Avenue for some festive shopping, soak in the magic of the Christkindl Market at Daley Plaza, experience the sparkle of Navy Pier, or treat yourself to an unforgettable meal at one of Chicago's renowned restaurants. However you choose to spend your time, the day is yours to design.

We'll drop you off right on Michigan Avenue in the morning and pick you up later that day at a designated location and time, so you can focus on having fun instead of worrying about logistics or parking.

The celebration starts the moment you step onboard, with a lively ride full of holiday spirit, cheerful music, and friendly conversation to set the tone for the day ahead.

Sit back, relax, and let us handle the driving while you make the most of a festive day in Chicago with your friends and family. Reserve your spot today for a "your day, your way" holiday getaway!

Please Note: This will be an all-day trip. Final details on our itinerary, pickup locations and times, etc. will be confirmed closer to the departure date.

The cost for this trip is **\$60 for members** and **\$70 for non-members**. The cost includes transportation and driver gratuities. Your cost also includes snacks both ways and a light dinner on the way home. Full payment is due with registration. Members can bring more than one non-member for this event.

Register by Friday, November 6, 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.

FINAL WORDS FROM YOUR PRIME TIME PLUS CLUB TEAM

FALL 2026



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

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

The Prime Time Plus Club is one of the many ways Lake Ridge Bank brings people together across the communities we serve. There is perhaps no better example of that than our annual Appreciation Concert. Every year, we say there is something a little magical about the lobby before the show as we watch this amazing community come together.

We love seeing you find each other, wave across the theater, run into an old friend you met on a tour and share a hug, or even make a new connection with someone seated nearby. Those moments are a wonderful reminder that Prime Time Plus is about more than events and travel. It's about relationships, friendships, and belonging.

Community is a meaningful and uplifting part of everyone's lives, and we are grateful that you are part of ours.

Thank you for joining us at this year's Appreciation Concert. We can't wait to bring everyone together again next year for another great show!



Lake Ridge Bank™

Go Far. Go Together.

Prime Time Plus Club
5515 Monona Drive
Monona, WI 53716



PRIME TIME **PLUS**
Lake Ridge Bank

CONTACT OUR PRIME TIME PLUS CLUB DIRECTORS:

Katie Magyera or Jenny Gutzmer at (608) 767-4752
or by email at primetime@lakeridge.bank

Client Support: 608-223-3000

Wealth Management Department:
608-826-3570

Website: www.lakeridge.bank

Prime Time Advisors:

Atwood: Gabriel Haefner
Belleville: Stacey McPhail
Bridge Road: Jackson Cardoni
Brooklyn: Connie Davis
Cottage Grove: John Kirschner
Cross Plains: Carrie Houghton
Monona Drive: Helen Dillenbeck
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New Glarus: Michael Adler
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
BELOIT
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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