IT'S MORE THAN CHOOSING INVESTMENTS

It's about delivering comprehensive financial planning solutions and being personally invested in reaching your financial goals, not just selling a product. No financial situation is the same, which is where our experience creating custom-tailored financial plans and asking important questions adds intangible value to your financial future.

Wealth Management Services
at DECORAH BANK & TRUST CO.

202 East Water Street, Decorah, Iowa 52101
www.decorah.bank/wealth

CONTACT US

For more information on how Wealth Management Services can help you address your financial goals, please contact:

Decorah Bank & Trust Co.
202 East Water Street, Decorah, IA 52101

Cresco Bank & Trust Co.
A division of Decorah Bank & Trust Co.
126 Second Ave SE, Cresco, IA 52136

Decorah: **563-382-9661**
Cresco: **563-547-2244**

Visit us!
www.decorah.bank/wealth

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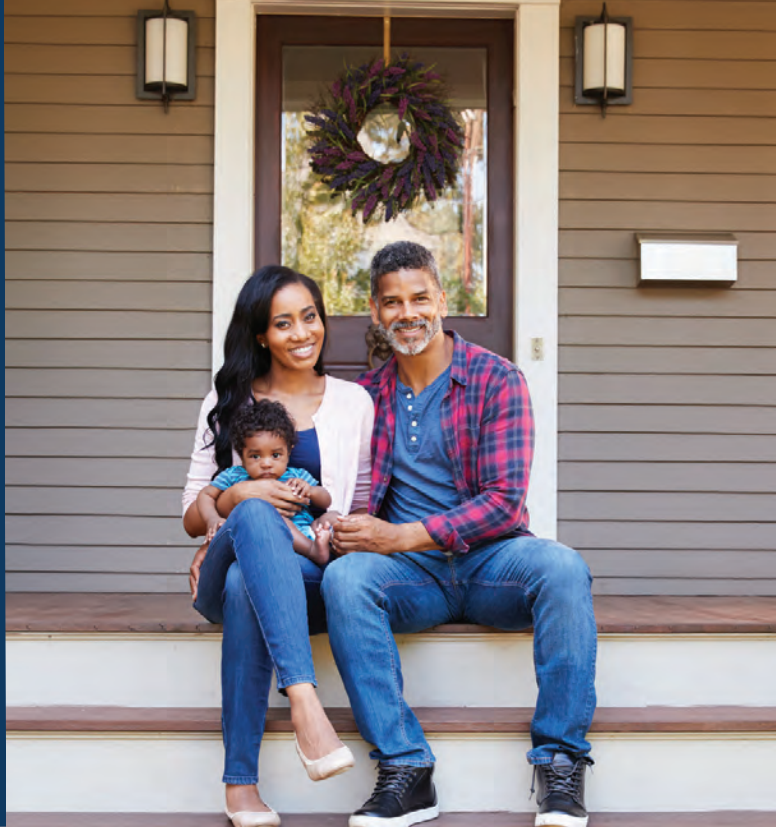
Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against lost.



WEALTH
MANAGEMENT SERVICES

Your dreams are our mission.

We can help pave the path to financial security with strategies tailored for your lifestyle.

Wealth Management Services
at DECORAH BANK & TRUST CO.

ABOUT US

We seek to make financial recommendations that are consistent with your financial circumstances, risk tolerance, and are on track with your long-term goals.

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OUR COMMITMENT TO YOU

We are dedicated to helping you pursue your financial dreams by providing personal attention and quality services.

How We Help You Pursue Success
We offer comprehensive financial planning, wealth management, cost-efficient portfolio construction, and ongoing discussions to earn your confidence and help you pursue your financial dreams.

PURSUE YOUR GOALS
- Understand your goals
- Gather information about your situation
- Evaluate your situation

MAINTAIN CONFIDENCE
- Discuss options
- Create and implement your plan

BALANCE RISKS, REWARDS
- Monitor your plan
- Discuss updates and observations

OUR SERVICES

We offer a range of planning resources and services to help you pursue your financial dreams:

- Comprehensive Financial Planning
    - Retirement planning
    - Cash flow and tax planning
    - Income and distribution strategies
    - Ongoing meetings
- Objective Portfolio Design
    - Investment strategies
    - Portfolio re-balancing
    - Ongoing investment monitoring
    - Investment brokerage services
- Insurance Strategies
    - Life insurance
    - Long-term care insurance
    - Annuities
    - Disability insurance
- Estate & Inheritance Planning Strategies
- Coordination with Other Professional Advisors
    - Attorney
    - Accountant/CPA

How We Communicate With You
Scheduled outreach includes regular planning reviews, portfolio reviews, and regular economic market updates.

Our Fee Structure
We offer a transparent fee structure based on the overall relationship and the services you are receiving.