

Ixonia Bank Group Benefits

This brochure provides an overview of Ixonia Bank's excellent and competitive benefits package for employees. Should you have further questions concerning benefits, please contact the Human Resources Department.



The success of Ixonia Bank is attributed to our people who are committed to technical competence, responsive to customers' needs by providing excellent customer service, are friendly, are willing to work hard, have complete integrity, and are active in our local communities. Our employees are important to the continued success of Ixonia Bank.

Ixonia Bank believes in the importance of the health and well-being of all employees. That is why the company provides a wide range of benefit programs designed to provide protection and help. Eligibility for some or all of the benefits will depend on the specific eligibility requirement of each plan.

Ixonia Bank strives to provide employees with opportunities for personal growth and job satisfaction.

Benefits Continued

401(k)

Employees who work 1000 hours each year and are 20 years of age or older are eligible after 90 days of continuous service. The 401(k) Savings Plan is a voluntary, before-tax savings plan which Ixonia Bank matches the employee contribution up to 3% of total wages.

Service Awards

Employees are presented awards for employment terms of 5, 10, 15, 20, 25 years and beyond.



Employee Assistance Program (EAP)

Employees have the opportunity to talk to a counselor if employees and immediate family members are in need of such help and assistance.

Products/Services

Employees are eligible for the following complimentary bank services.

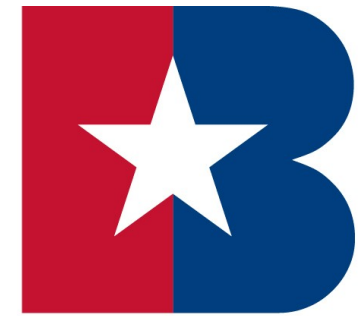
- DDA Account w/ check printing
- Certified Checks
- Stop payment orders
- Telephone Transfers
- Wire Transfers
- Faxes and photocopies
- One Safe Deposit Box

Full-time employees after 90 days of employment are entitled to a preferred interest rate equal to 80% of the APR for loans up to \$100,000.

Additional Benefits

- Ewald Advantage Program
- Flexible Work Arrangement
- Travel Assistance
- Social Security
- Workers' Compensation
- Unemployment Insurance
- WBA Accident Insurance
- Continued insurance through COBRA if employment ends
- Job-related training and seminars
- Direct Deposit semi-monthly of net pay

Employee Group Benefits



Ixonia Bank

Since 1918

"Our employees are important to the continued success of Ixonia Bank"

W1046 Marietta Ave

Ixonia, WI 53036

Benefits Summary

Paid Time Off

PTO will accrue for employees in the same year that it is used. New employees will begin accruing PTO immediately and may begin using it after 90 days of service based on a prorated scale. PTO is based on a full calendar year and will accrue as follows:

Regular Full-Time	16 days (128 hrs)
Regular Part-Time	8 days (64 hrs)
Officer Full-Time	20 days (160 hrs)

All full-time employees completing 5 full years of service will be awarded 5 additional days (40 hrs) to a max of 30 days (240 hrs).

Holidays

The following holidays are observed by Ixonia Bank and employees.

New Year's Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Christmas Day



When the bank is closed in observance for a legal Holiday, Regular Full-Time Employees will be paid eight (8) hours of Holiday Pay. Regular Part-Time Employees will be paid four (4) hours of Holiday Pay.

Compensation

Salary is based on a combination of factors: education, experience, skills, knowledge, abilities, responsibilities of the job, individual improvement on the job, and updated information obtained from salary and benefit surveys.

Performance Reviews help retain employees and keep our competitive edge in the marketplace by rewarding employees for improved job performance. Our Pay-for-Performance system gives employees the opportunity to earn annual salary increases based on their overall performance, and Ixonia Bank's budget objectives.



Health Insurance

Employees who work a regular schedule of 30 hours or more a week are eligible for individual, employee & spouse, employee & child(ren) or family health insurance the first of the month following 30 days. The employee pays 25% of the cost; Ixonia Bank pays 75%. Provided by Humana.



Health Reimbursement Arrangement (HRA)

Funded by Ixonia Bank and is available to utilize for reimbursements towards payment of deductible expenses. Employees are eligible the first of the month following 30 days of employment to enroll.

Dental Insurance

Employees are eligible for individual, employee & spouse, employee & child(ren) or family dental insurance the first of the month following 30 days. The employee pays 25% of the cost; Ixonia Bank pays 75%. Provided by Humana.

Vision Insurance

Employees are eligible for individual, employee & spouse, employee & child(ren) or family vision insurance the first of the month following 30 days. The employee pays 50% of the cost; Ixonia Bank pays 50%. Provided by Humana.



Flexible Spending Account (FSA)

Employees may deduct pre-tax from paychecks for specific non-reimbursed medical expenses and dependant care. All regular full-time and benefited part-time employees are eligible to participate on their first day of hire.

Leaves of Absences

Employees are entitled to a number of days of Military, Bereavement, Jury, and FMLA Leaves.

Basic Life Insurance with AD&D

Employees who work a regular schedule of 25 hours or more a week are eligible the first of the month following 30 days. Ixonia Bank provides basic life insurance 3 times the annual salary up to a maximum of \$500,000. Ixonia bank covers 100% of the premium.



Voluntary Life Insurance

Full-time employees can purchase Voluntary Life Insurance on themselves, spouses and dependents. Rates are based on age and amounts purchased. Provided by The Standard.

Long Term Disability

All regular full-time and benefited part-time employees are eligible the first of the month following 30 days of employment. LTD is provided in the event an employee is unable to work due to personal injury or illness. Ixonia bank covers 100% of the premium.

Short Term Disability

All regular full-time and benefited part-time employees are eligible the first of the month following 30 days of employment. LTD is provided in the event an employee is unable to work due to personal injury or illness. The plan will pay a percentage of an employee's wages on a weekly basis up to 12 weeks. Ixonia bank covers 100% of the premium.

Wellness Program

All regular full-time employees are eligible to participate. Ixonia Bank will reimburse employees up to \$20 a month of the cost of personal and/or family monthly gym membership dues. Employees need to work out 4 times a month to qualify. The Ixonia Bank Fitness Center is available for complimentary use by employees.



Employees can also receive a free annual Health Risk Assessment. Employees enrolled in Ixonia Bank's health insurance may receive a complimentary flu shot annually.