



ROOTED IN STRENGTH

2023 ANNUAL REPORT

TO OUR SHAREHOLDERS AND

FRIENDS



Craig A. Stuedemann
PRESIDENT

Greetings! Another year has passed and AbbyBank remains a relevant and strong community-based financial institution serving diverse customers across central Wisconsin. There were again challenges throughout the banking sector in 2023 – the main focus of which was interest rates. Last year, I cautioned about the rapid rise in interest rates and the potential impact this would have on community banks. As expected, our Net Interest Margin (NIM) continued to compress in 2023 and earnings declined.

AbbyBank derives almost 95% of its earnings from the NIM, which is the difference between interest earned on loans/investments and interest paid to depositors. In 2023, our NIM declined from 2.99% to 2.70%. The primary reason for this is banks end up repricing deposits much faster than loans in a rising interest rate environment. As we all know, the Federal Reserve has raised interest rates 525 basis points since March of 2022, as a response to historic inflation. This “40-year event” appears to be drawing to a close

2023 Milestones

AbbyBank Assets	AbbyBancorp, Inc. Earnings Per Share	AbbyBancorp, Inc. Dividends Per Share
\$641M	\$3.35	\$3.90
AbbyBank Stockholder Equity		
\$39.4M		
AbbyBank Net Income		
\$1M		

as the Fed has communicated their intent to hold rates steady going forward. As such, AbbyBank will begin “catching up” on repricing loans and restoring our NIM to normal levels.

Consequently, our depositors saw 2023 mark a return to higher earnings on their Certificates of Deposit and Money Market accounts. It has been a long time since we ran CD specials! For our borrowing customers, 2023 continued the trend of higher costs on all loans from home mortgages to lines of credit to farm and business financing. However, amidst these challenges, AbbyBank made positive strides in 2023. We announced a new branch in Withee, WI, and started the process of opening a Commercial Loan Production Office in Green Bay. Additionally, we maintained our good standing with regulators and upheld our commitment to community support, contributing significant funds and staff volunteer hours in the communities where we do business.

For 2023, AbbyBank grew assets by 3.66% to **\$641.8 million** and ended the year with **\$597.2 million** in deposits and funding. Contributing to this growth was very strong loan demand. AbbyBank grew total loans by 12.2%, ending the year at **\$428.1 million**. We continued to take advantage of strong trends in multi-family housing, industrial and warehousing, and health services. Net income ended the year at **\$1.005 million** resulting in earnings per share of **\$3.35**. Interest expense from deposit repricing grew by 239% last year while interest revenue from loan repricing increased by a modest 20%. Besides the aforementioned NIM challenges, the other notable item impacting AbbyBank earnings was a one-time write down of the deferred securities tax asset in the amount of \$1.5 million. This was the result of the enactment of a State of Wisconsin tax exemption for income earned on commercial and ag loans of \$5 million or less. While we are happy community banks received this much needed exemption from state taxes moving forward, the accounting impact required us to recognize this one-time adjustment to tax expense in 2023.

Finally, we were pleased to declare a dividend of **\$3.90** per share again in 2023. Despite lower earnings, we were still able to pay the same dividend due to strong capital management.

As I look to 2024, my peers are characterizing this as a “bridge to ‘25”. Meaning, we expect to see improvements in earnings this year as we get back on track in 2025. Our long-range budgets show a return to more historic financial performance as the Fed looks to start cutting interest rates later this year. As always, AbbyBank will continue to make good strategic decisions, capitalizing on opportunities presented by our markets. Thank you for your support!

FINANCIAL HIGHLIGHTS



Year Ended December 31 (Dollars in thousands, except per share amounts)

OPERATING RESULTS FOR THE YEAR	2023	2022	2021	2020
Total Operating Income	\$25,822	\$22,425	\$24,785	\$26,727
Total Operating Expense	\$22,855	\$16,601	\$16,944	\$20,831
Net Income	\$1,006	\$4,420	\$5,807	\$4,515

PER SHARE DATA	2023	2022	2021	2020
Net Income	\$3.35	\$14.73	\$19.36	\$15.05
Book Value	\$131.37	\$121.73	\$172.96	\$169.39

BALANCE SHEET AT YEAR END	2023	2022	2021	2020
Total Assets	\$641,763	\$619,097	\$644,847	\$618,203
Total Funding	\$600,202	\$580,132	\$590,506	\$564,071
Net Loans	\$423,263	\$377,728	\$369,512	\$393,544
Loan Loss Reserve	\$4,870	\$4,017	\$3,928	\$4,511
Stockholders' Equity	\$39,411	\$36,519	\$51,889	\$50,818

SELECTED FINANCIAL RATIOS	2023	2022	2021	2020
Net Loans to Total Funding	70.52%	65.11%	62.58%	69.77%
Return on Average Total Assets	0.16%	0.70%	0.92%	0.77%
Return on Avg. Stockholders' Equity	2.65%	10.00%	11.31%	9.27%
Efficiency Ratio	80.26%	69.08%	63.70%	61.72%
Stockholders' Equity to Total Assets	6.14%	5.90%	8.05%	8.22%
Loan Loss Reserve to Total Loans	1.14%	1.05%	1.05%	1.13%

TRENDS

Confident

In 2023, AbbyBank continued to demonstrate resilience in the face of economic challenges, adapting our strategies to navigate a dynamic financial landscape. Despite the headwinds posed by the Federal Reserve's rapid interest rate increases, our team focused on delivering value to both customers and shareholders. Maintaining our service quality and strengthening established relationships played a crucial role in seeing us through these challenging times. Throughout the year, we had to proactively adjust our approach to mitigate the impact on our net interest margins, showcasing our agility in responding to external factors. While many banks faced similar challenges, AbbyBank's forward-thinking measures positioned us for long-term future success.

In alignment with our dedication to responsible financial management, we made strategic decisions in 2023 that allowed us to maintain a steady dividend of \$3.90 per share, rather than reducing it proportionate to earnings. This decision was made possible by years of conservative fiscal management, ensuring the stability and sustainability of returns for our shareholders in a changing economic environment.

Our efficiency ratio increased to 80.26% in 2023, primarily influenced by rapidly rising interest rates and the impact of a compressed Net Interest Margin. This is a measure of how effectively the bank turns its revenue into profits (see chart below). The efficiency ratio is expected to return to industry standards as AbbyBank's earnings improve in the coming year. Another measure of our performance is the growth in Assets per Employee, which increased from \$6.06 million in 2022 to \$6.47 million in 2023. This positive trajectory signifies the effectiveness of our ongoing efforts to enhance operational efficiency and align our workforce with strategic goals.

Responsive

We successfully launched our redesigned website in early January 2024 after a year-long process of refinement. Notable enhancements include an ADA-accessible feature, ensuring inclusivity for users with diverse needs.

Additionally, the implementation of a Universal Consent Policy empowers users with transparency and control over cookie preferences, allowing them to customize their browsing experience. Our commitment to a modern and user-friendly platform extends beyond transactions and checking your balances. The redesigned website now serves as a comprehensive resource, offering financial education, insights into the latest scams, and guidance on securing your finances. We understand that our website is often the initial point of contact for potential customers, and it reflects our dedication to providing exceptional service. We envision our website not just as a banking platform but as a trusted companion on our customers' financial journeys, offering choices and support throughout.

In 2023, AbbyBank successfully implemented the positive changes identified through our comprehensive employee survey in the previous year. This strategic initiative, addressing compensation, benefits, and staff appreciation, has played a pivotal role in enhancing our workplace environment. We are pleased to report that these changes have contributed significantly to our ability to attract and retain exceptional talent within the industry. Our ongoing commitment to investing in our employees not only fosters a productive and engaged team but also directly translates to improved customer satisfaction and experience.

Growing

In 2023, AbbyBank announced the opening of a new branch in Withee, Wisconsin. We moved quickly, taking over the space formerly occupied by another bank, seamlessly

FUTURE GROWTH

providing essential rural banking services to the local Owen-Withee community. AbbyBank has a valued customer base in Withee who have been banking with us at our Abbotsford and Medford locations. This not only allows us to deepen those existing relationships but also provides us with the opportunity to build new ones. The branch officially opened its doors the first week of January 2024.

Another strategic decision we made in 2023 is to expand our reach into the Green Bay market by opening a Loan Production Office (LPO). We view the establishment of the Loan Production Office (LPO) in Green Bay as an extension of our success in Appleton, further supporting our Fox Valley customer base. Watch for further updates on our expansion into this new community in 2024!

Loan Growth

The Federal Reserve's focus on bringing inflation under control has persisted since 2022. Their strategy of 'higher rates for longer' resulted in Prime Rate increasing an additional four times in 2023, ending the year at 8.50%.

Despite the interest rate headwinds, AbbyBank experienced loan growth both in the Residential and the Commercial/Agricultural sectors. The Bank's residential home loans increased \$10 million in 2023, largely from in-house Adjustable-Rate Mortgages (ARMs). This achievement was accomplished despite challenges such as limited housing inventory and interest rates reaching nearly 8%, marking a sharp increase from levels just 18 months prior. The result was \$71 million in outstanding principal balances for the residential loan portfolio. Demand for Commercial and Agricultural loans remained strong throughout 2023. AbbyBank

experienced strong Commercial portfolio growth, approximately 13% or \$30 million, ending the year with \$260 million in outstandings. The Agricultural portfolio also had positive gains with a 2.5% increase or \$88 million in outstandings.

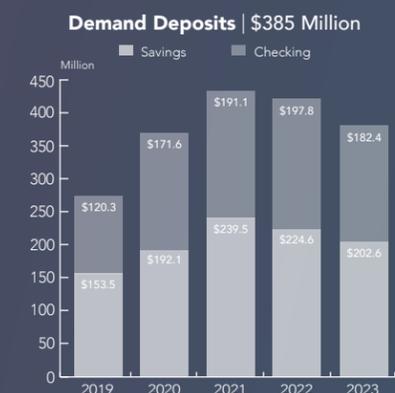
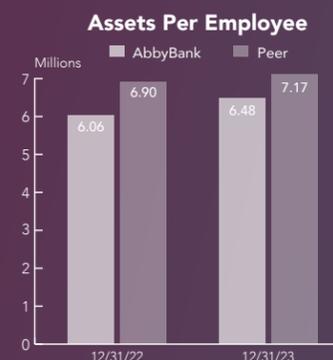
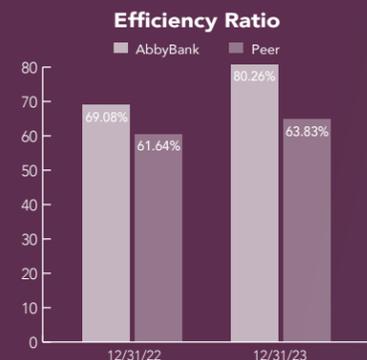
Overall, AbbyBank increased total loans by \$45 million or 12% resulting in total loan balances of \$428 million for year end 2023 compared to \$377 million for the same period in 2022. There is reason to be optimistic as we look ahead to 2024. AbbyBank has approved projects in the pipeline, the Federal Reserve is signaling they will begin rate cuts later in the year, and our lending staff continues to build on the relationships we have in the communities served.

Future Opportunities

In 2023, AbbyBank continued its commitment to quality, profits, and growth, building on the momentum from the previous year. Following the successful implementation of Online Account Opening (OAO) for current customers, we will be extending this service to the general public in 2024. This move not only enhances customer convenience but also allows us to reach new audiences who value the ease and accessibility of digital banking.

Looking ahead, AbbyBank is keeping a keen eye on the transformative potential of Artificial Intelligence (AI). We recognize its capacity to bring enhanced efficiency and innovation to our banking services. Exploring avenues such as *online chat* and *online appointment scheduling*, we are in the early stages of researching and hope to implement some of these AI-driven features in the near future. This strategic initiative aligns with our commitment to stay at the forefront of technological advancements, providing our customers with modern, safe and convenient banking solutions, and enhancing the customer service reputation that AbbyBank was built on.

By the Numbers



ABBYBANK FOUNDATION, INC.



Catalpa Health Inc.



Children's Hospital of Wisconsin



City of Abbotsford



City of Medford Bandshell Committee



Samoset Boy Scouts of America



Shepherd's Watch Community Center

AbbyBank Foundation Donations

In 1986, AbbyBank established the AbbyBank Foundation Inc. as a private charitable foundation. Since then, the foundation has received over **\$1,730,300** in contributions from AbbyBank. Through these contributions, the foundation has been able to support a wide range of projects that benefit many of our community members. Over the years, the foundation has made significant donations to organizations in Abbotsford, Appleton, Gresham, Medford, Shawano, Wausau, Weston, and the surrounding areas, totaling **\$1,351,978.03** in donations.

We are proud to support the communities we serve through the AbbyBank Foundation. We remain committed to making a positive impact in the areas where we live and work, and we look forward to continuing to support worthwhile projects that benefit our neighbors and friends.

For information on how to submit a charitable request to The AbbyBank Foundation, Inc., contact AbbyBank at 715-223-2345 or 1-800-288-2229 or visit www.abbybank.com/about-us/our-story/charitable-foundation.

\$1,351,978.03 IN DONATIONS

ORGANIZATIONS RECEIVING DONATIONS DURING 2023

- AbbyColby Crossings Chamber of Commerce
- Bridge the Gap, Inc.
- Catalpa Health Inc.
- Children's Hospital of Wisconsin
- City of Abbotsford
- City of Medford Bandshell Committee
- Colby Community Library
- Colby Rural Arts Museum
- Community Benefit Tree
- DC Everest School District
- Friends of Vincent Foundation
- Girls on the Run North Central Wisconsin
- Hope Center
- Junior Achievement of Northeast WI
- Operation Horses Heal
- Penguin Project of Central Wisconsin
- Rainbow Gymnastics
- Ringle Town Hall Park
- Samoset Boy Scouts of America
- Sandbox Child Care & Preschool
- Shepherd's Watch Community Center
- Taylor County Moving for a Cure
- Wausau West Archery Club

ABBY BANCORP, INC. FINANCIAL



Year Ended December 31 (Dollars in thousands, except per share amounts)

AS OF YEAR END	2023	2022	2021	2020
Total Assets	\$42,576	\$40,098	\$54,982	\$53,406
Stockholders' Equity	\$41,407	\$38,929	\$53,873	\$52,326
Shares Outstanding	299,637	299,772	299,712	300,000
Dividends per Share	\$3.90	\$3.90	\$3.70	\$3.60
Book Value per Share	\$138.19	\$129.86	\$179.75	\$174.42

Statement of Condition

ASSETS	2023	2022	2021	2020
Cash	\$3,159	\$3,560	\$3,070	\$2,563
AbbyBank (Book Value)	\$39,411	\$36,519	\$51,889	\$50,818
Other Assets	\$6	\$19	\$23	\$25
Total Assets	\$42,576	\$40,098	\$54,982	\$53,406

LIABILITIES & STOCKHOLDERS' EQUITY	2023	2022	2021	2020
Dividends Payable	\$1,169	\$1,169	\$1,109	\$1,080
Loans Outstanding	\$0	\$0	\$0	\$0
Other Liabilities	\$0	\$0	\$0	\$0
Stockholders' Equity	\$41,407	\$38,929	\$53,873	\$52,326
Total Liabilities and Stockholders' Equity	\$42,576	\$40,098	\$54,982	\$53,406

COMMUNITY HIGHLIGHTS

AbbyBank's commitment to the communities we serve is reflected in our Giving-Mission Statement: **"We invest in the needs of our communities through volunteering, fundraising, and donations."** We take pride in supporting local organizations and charities, as it brings a great sense of fulfillment to our employees, customers, and shareholders. Each year, many families in our surrounding areas struggle to provide for their loved ones during the holiday season. AbbyBank provides assistance to local food pantries and organizations to raise funds for Thanksgiving and Christmas meals. In 2023, we continued to

build on our success from the previous year, raising **\$17,023.97** between our seven locations. We are proud to have supported the following organizations: Peyton's Promise in the greater Wausau area, Indianhead Community Action Agency Food Pantry in Medford, Shawano Menominee Resiliency Coalition in Shawano, Flo'ing with Kindness in Gresham, St. Joseph Food Program in Appleton, and Community United Pantry (CUP) in Colby. In 2023, AbbyBank positively impacted our area communities through various sponsorships, donations or employee volunteer time for the following events or organizations:

Abbotsford/Medford Area

- Abbotsford/Medford Area
- Abbotsford Education Foundation
- Abbotsford FFA Alumni Association
- Abbotsford Lions Club
- Abbotsford School District
- Abbotsford Sportsman's Club
- AbbyBank Holiday Wishes Tree
- AbbyColby Crossings Area Chamber of Commerce
- Abby Heat Baseball & Softball
- American Legion Post #147
- Aspirus Medford Foundation
- Athens Dairy Breakfast
- Athens School District
- Athens Advancement and Agricultural Association
- Athens Area Fire & Ambulance
- Black River Industries
- Central Fire & EMS
- Chelsea Conservation Club
- City of Abbotsford
- City of Medford
- Clark County Economic Development and Tourism Bureau
- Clark County 4H & FFA
- Colby Co-ed Sand Volleyball League
- Colby Community Library
- Colby VFW
- Colby Rural Arts Museum
- Colby School District
- Columbus Youth Football Club
- Community United Pantry (CUP)
- CUDA Football and Cheer
- Curtiss Lions Club
- Destination Medford Women's Weekend
- Dorchester Days
- Dorchester Volleyball League
- Easter Seals Century 21
- Esadore Area Lake Association
- Fill A Backpack Fill A Need
- First Baptist Church Food Pantry
- Friends of the Christian Education
- Gilman Area Alcohol & Drug Prevention
- Holy Rosary School
- Hope Hospice
- Huey's Hideaway Children's Museum
- Ice Oval Unlimited
- Kiwanis Club of Medford
- Local Area Cancer Benefits
- Local Area Fairs
- Local Area FFAs

- Local Area Dairy Breakfasts
- Local 4H Youth
- Medford Area Community Theatre
- Medford Chamber of Commerce
- Medford Curling Club
- Medford Harvest Days
- Medford Men's Bowling League
- Medford Rotary Club
- Medford School District
- Medford VFW
- Medford Women's Bowling League
- Medford Youth Hockey Association
- Medford Youth Soccer Association
- Mid-State Technical College
- Owen Holy Rosary Catholic Church
- Owen-Withee Lions Club
- Owen-Withee High School
- Owen-Withee Lions
- Red Higgins Classic Country Christmas Show
- Rob Lake Knights Snowmobile Club
- Rock Dam Lake Association
- Showcase Players
- Simek Memorial Library
- Soo Lake Association
- Spencer FFA
- St. Anthony Home & School Association
- St. Mary's Catholic School
- Stump Jumpers Snowmobile Club
- Stuttering Awareness Walk
- Taylor County Fair
- Taylor County Health & Safety Fair
- Taylor County Literacy Council
- Taylor County Moving for a Cure
- Taylor County Tourism
- Taylor County Sportsman's Club
- Taylor County Youth Cooperative
- United Way of Taylor County

- Weather Shield Medford Lite Foundation
- Wisconsin Bankers Foundation
- Zion Lutheran Early Childhood Center

Wausau/Weston Area

- AbbyBank Holiday Wishes Tree
- All Stars Under the Stars
- Aspirus Hospital Hospice Unit
- Asset Builders Challenge Bowl
- Big Brothers Big Sisters of Northcentral WI
- Bridge Street Mission
- Centerstage Band & Show Choir
- Christmas in July
- CWIMMA
- DC Everest Education Foundation
- DC Everest School District
- DECA
- Down Syndrome Association of Wisconsin
- Edgar School District
- Everest Area Optimist Club
- Everest Metro Police Department Blue Hearts
- Festival of Trees – Aspirus Home Hospice
- Fill A Backpack Fill A Need
- Greater Wausau FFA
- Indian Society of Central WI
- Junior Achievement of Marathon County
- Kiwanis Club of Wausau
- Law Enforcement Appreciation Project (LEAP)
- Little Lakes Memories, Inc.
- Local Area Cancer Benefits
- Local Area FFAs
- Marathon County Market Animal Sale
- Marathon County Deputy Sheriff's Association
- Money Smart Week Sponsor
- Mosinee Chamber of Commerce
- Mosinee School District
- Mountain Bay Elementary
- Mount Olive Church
- New Life Pet Adoption Center

- Newman Catholic School
- Northland Lutheran High School
- Partnership for Progressive Agriculture (PPA)
- Peyton's Promise
- PCKC AKC Dog Show
- South Area Fire & Emergency Response District
- Town of Maine Lions Club
- United Way of Marathon County
- Wausau Area Builders Association
- Wausau Area Realtors
- Wausau Conservatory of Music
- Wausau East School District
- Wausau Region Chamber of Commerce
- Wausau Taste N' Glow Balloon Fest
- Wausau West School District
- Wausau Whitewater Kayak
- Wisconsin Potato & Vegetable Growers Association
- Wisconsin Rocky Mountain Elk Foundation
- Wisconsin Valley Lutheran High School

Gresham/Shawano Area

- American Cancer Society
- Boys and Girls Club of Shawano
- Caroline Lions Club
- Clintonville School District
- Flo'ing With Kindness
- Gresham FFA
- Gresham Fireman Association
- Gresham School District
- Gresham Lions Club
- Gresham Little League
- Habitat for Humanity
- Kids from Wisconsin
- Leopoldis Booster Club
- Mattoon Area Historical Society
- Red River Riders
- Sacred Heart Catholic School
- Safe Haven
- SAM25

- SaYPro
- Shawano Area Early Childhood Partnership (SAECP)
- Shawano Area Waterways Management
- Shawano Chamber of Commerce
- Shawano County Farm Bureau
- Shawano County Historical Society
- Shawano Menominee Relay for Life
- Shawano Pathways & Mountain Bay Trail
- Shawano Recovery Center
- Shawano Slammers Youth League
- Shepherd's Watch Community Center
- Tilleda Sno-Riders Club
- Thursdays at Franklin Park
- United Way of Shawano County
- Wolf River Builders Association
- Wolf River Lutheran School

Appleton Area

- Appleton Downtown Golf Outing
- Appleton Noon Optimist Club
- Appleton North Business Association
- Big Brothers Big Sisters of East Central WI
- CASA of the Fox Cities
- Compassionate Home Healthcare
- Community Benefit Tree
- Fox Cities Chamber
- Fox West Chamber
- Heart of the Valley Chamber
- Kimberly High School
- Menasha School District
- Pink on the Link Golf Outing
- Rawhide Youth Services
- Rotary Club of Neenah
- St. Joseph Food Program
- Taking Wing Stewardship
- Vets and Friends of Wisconsin
- Waupaca County 4H Club
- Wisconsin Timber Rattlers



Bridge Street Mission



Community United Food Pantry



Peyton's Promise

COMMUNITY INVOLVEMENT

AbbyBank's Annual Volunteer Day: Making a Difference Together

Each year, AbbyBank makes a commitment to community service, exemplified by our annual volunteer day. This dedicated initiative allows our employees to venture into the community, contributing their time and skills to create a positive impact. In our most recent volunteer day, 91 employees collectively invested 273 hours across 20 organizations, showcasing the remarkable influence a community bank can have in a single day. Our team's shared goal of giving back resulted in an inspiring day of service, embodying the spirit of community and gratitude. We extend our heartfelt thanks to our incredible team for their dedication in making this day truly special.



THE ABBYBANK TEAM

Our dedication to excellent customer service requires our employees to work as a team in serving the needs of our valued customers. We are fortunate to have knowledgeable staff who are committed to providing friendly, timely assistance and resources to help customers regarding their financial needs and questions.

We take great pride in the longevity of our staff, with 56 of our 114 employees having been part of our team for over 5 years. This is a testament to our commitment to build strong relationships and provide a supportive work environment. Our experienced team continues to provide AbbyBank with a competitive edge as they remain key to our ongoing success.

5 Years



Adam Rekau



Hillary Strebe



Kelly Paczkowski

10 Years



Sharon Jagodzinski



Mai la Xiong

15 Years



Megan Dassow



Samantha Tesmer

20 Years



Mandi Schreiber



Amanda Geurts



Terra Orth

Staff Dedication

45+ Years:

Gary Thielman

40+ Years:

Karla Feldbruegge

35+ Years:

Teri Schorer

Karen Soyk

Darlene Kunze

Penny Searer

Lorraine Wagner

25+ Years:

Sharri Stroinski

Betsy Briski

Tracy Meyer

20+ Years:

Tina Heeg

Vicki Halopka

Lori Schmitt

Heidi Block

Phillip Pesanka

Mandi Schreiber

Amanda Geurts

Terra Orth

15+ Years:

Tim Petersen

Richard Wagner

Lia Chang

Jenny Johnson

Angela Esselman

Megan Dassow

Samantha Tesmer

10+ Years:

Craig Stuedemann

Samantha Olson

Denise Peterson

Melissa Phillippi

Tracy Hogden

Sharon Jagodzinski

Mai la Xiong

5+ Years:

Carmen Woiak

Brenda Anderson

Natalyn Jannene

Leo Braun

Gail Leader

Stephanie Walter

Sue Ackerman

Jessica Dassow

Rob Diedrich

Peggy Gale

Kim Netzer

John Seal

Perry Seegers

Ron Juedes

Carmen Thiede

Laura Woebbeking

Heather Schulz

Todd Brokl

Dave Klein

Tracy Engman

Scott Chesbrough

Adam Rekau

Hillary Strebe

Kelly Paczkowski

BOARD OF DIRECTORS



Scott D. Christensen
President
Christensen Farms Trucking, LLC
Scott Christensen Farms, LLC
Abbotsford, WI



Curtis Day, CPA
Certified Public Accountant
Wausau Tax & Accounting, Inc.
Wausau, WI



David Diesen
Retired
Weston, WI



Troy Meyer
Owner/Vice President
Meyer Buildings, Inc.
Dorchester, WI



Karen Piel
Assistant Director, Gift Planning
Mayo Clinic Department of Development
Wausau, WI



Tricia RATHERMEL
President & CEO
Greater Oshkosh Economic Development Corporation
Appleton, WI



Craig Stuedemann
President & CEO
Chairman of the Board
AbbyBank



Patrick Trinko
Director of Operations
Shawano Ambulance Service
Shawano, WI

Employee Retirements

We extend our appreciation to those employees who retired in 2023, thanking them for their years of service and dedication to our customers and AbbyBank. We wish the following retirees happiness and good health in their retirement.

Josie Schoelzel - 36 years, Carol Buchholz - 20 years, Joe Wojtasiak - 17 years, Sharon Beran - 12 years

New Board Member

Tricia RATHERMEL joined our AbbyBank board of directors in September of 2023. She has an extensive background in business administration and a strong commitment to fostering economic development. Tricia is set to bring a wealth of knowledge to AbbyBank about the Fox Valley area.

Retiring Board Member

We would like to show our appreciation to Pat McCrackin for his 24 years of dedication to our customers, staff, and shareholders. We wish him all the best in his retirement!

ABBOTSFORD

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715.748.5332 Fax

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715.526.2442 Fax

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