



Waunakee Community School District  
906 Bethel Circle  
Waunakee WI 53597

One Community Bank sincerely appreciates the opportunity to be included in the Waunakee School District's RFP process. Over the past five years, we have truly valued our partnership with the District and are grateful for the trust you have placed in us.

We believe the attached proposal reflects our commitment to providing exceptional service, innovative solutions, and a banking partnership that supports the District's evolving needs. We are fully prepared to continue delivering the high level of service and responsiveness that the District has come to expect, while also identifying new opportunities to enhance our partnership.

At One Community Bank, part of our mission is to invest in the communities we serve. We are proud to support the students, families, and educators of Waunakee and remain committed to contributing to the long-term success of the District and the community.

Thank you for your time, consideration, and the opportunity to submit our proposal. We look forward to the possibility of continuing our partnership and serving the Waunakee School District for years to come.

A handwritten signature in purple ink, appearing to read 'Steve'.

Steve Peotter  
President & CEO  
[speotter@onecommunity.bank](mailto:speotter@onecommunity.bank)  
608-835-3168

A handwritten signature in purple ink, appearing to read 'Liz'.

Liz Deihs  
EVP & Chief Experience Officer  
[ldeihs@onecommunity.bank](mailto:ldeihs@onecommunity.bank)  
608-835-6105



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Relationship Banking Proposal Prepared for:

Waunakee Community School District  
906 Bethel Circle  
Waunakee, WI 53597  
August 7, 2026



Member  
FDIC



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## Executive Summary

“Feel Good Banking” is not just a tagline; it is our DNA. With roots dating back over 50 years, One Community Bank has extensive experience providing personal, attentive service to our local communities and schools. Given our steadfast commitment, we understand decisions that impact our communities are best made by experts within those same communities.

Our local, experienced team has a vested interest in Waunakee and is well suited to continue to support the Waunakee School District’s growth for many years.

- One Community Bank will introduce a **\$50,000** partnership investment to support the district’s Student Assistance Fund.
- One Community Bank will pay the Waunakee School District a fantastic rate on all deposits of the Local Government Investment Pool (LGIP) + 0.26%, with a floor rate of 0.26%.
- One Community Bank satisfies the stated requirements in the district’s request for proposal.

Our clients continue to tell us they “feel good” about the value we bring, and the benefits included as part of their relationship with us.

## Investing into our Community

As a locally owned community bank, One Community Bank is committed to strengthening the communities we serve through meaningful partnerships, financial investment, and volunteerism. Since opening our Waunakee location in 2017, we have proudly supported local organizations, schools, community events, and initiatives that enhance the quality of life for residents and contribute to the long-term success of the Waunakee community.

Our commitment is reflected through ongoing support of WaunaBoom, WaunaFest, Wauktoberfest, the Waunakee High School Innovation Center, the Waunakee Public Library Foundation, youth financial literacy, the School-to-Career initiative, and many other local organizations through both financial contributions and volunteer involvement.

As part of our continued investment in Waunakee, and in combination with the District maintaining its banking relationship with One Community Bank, we would be pleased to commit **\$50,000** over five years to the Waunakee School District Student Assistance Fund beginning in 2027. This partnership reflects our shared commitment to supporting students and families in need while helping ensure all students have access to the resources necessary to succeed.

We value the opportunity to continue to serve the Waunakee School District and look forward to continuing our partnership as both a trusted financial institution and an active community stakeholder for years to come.



## General Information

Name of Bank: One Community Bank – Waunakee

Bank Location: 1351 Water Wheel Drive  
Waunakee, WI 53597

Date: August 7, 2026

Bank Contact: Liz Deihs & Steve Peotter

Title: EVP & Chief Experience Officer, President & CEO

Telephone: 608-480-0037

Email Address: [ldihs@onecommunity.bank](mailto:ldihs@onecommunity.bank)  
[speotter@onecommunity.bank](mailto:speotter@onecommunity.bank)

Signature: *Liz Deihs*      *Steve Peotter*

**Designated Depository:** One Community Bank (OCB) is eligible to receive and hold public funds pursuant to Section 34.05 of the Wisconsin Statutes.

**Location:** One Community Bank is located in the Village of Waunakee. Our address is 1351 Water Wheel Drive, Waunakee, WI 53597

**Safekeeping:** District deposits will be insured by an Irrevocable Letter of Credit through the Federal Home Loan Bank of Chicago.

**Daylight Overdraft & “Gap” Coverage:** One Community Bank utilizes real-time transaction processing and account monitoring. If an item(s) is presented and sufficient funds are not available, the Bank will contact designated individual(s) to discuss funding options. Once funds are transferred at the District's direction, the item(s) will be re-presented the next business day and paid accordingly.

**Online Banking Services & Additional District Requirements:**

One Community Bank's Online Banking will provide secure, real-time access to all of Waunakee School District banking accounts. We maintain robust online security through multi-factor authentication, requiring users to verify their identity through multiple layers of authentication. For higher-risk activities, we can implement step-up authentication to further validate user identity before authorizing transactions. Additionally, dual approval controls are available for money movement services, helping ensure that transactions leaving the bank require review and authorization by more than one approved user. Maintenance for online banking occurs early morning prior to office hours. This is done to cause no disruption in daily business online banking function. The following explains how our online banking functions:

- Daily Balance Reports will be available via online banking. You can see real time, up-to-date balances, and transaction detail.
- Transaction detail for online banking – debits, credits, checks, deposits, wires in and out, chargebacks, interest payment, search and view cleared checks, transfer funds between accounts and provide historical data including search options for specific transactions.
- Multi-Level security for various school district staff is available for use. There will need to be at least one administrator who will be able to choose different functions for different staff. This can be inquiry-only all the way to full access.
- Cancelled check images and statements are available in online banking up to 18 months.

- A member of the Banks Treasury Management team will provide online banking training to all school district employees.
- Support is available by calling or emailing dedicated contacts or calling or emailing into our treasury management support line.
- Remote Deposit Capture is available at no cost. With our remote deposit software, you are able to search for up to 12-months of deposited check images.
- ACH Origination (including debits and credits) is available. Recurring ACH's may be set up and saved as templates for future use. There are multiple options for ACH origination and initiation security measures. These options include single control, dual control, approval override and soft token security.
- Beginning in October 2026, clients may choose to initiate wire transfers either through Online Banking or through our existing secure wire request process. While online wire capabilities provide added convenience, wire fraud remains a significant concern throughout the banking industry. To protect both our clients and the bank, One Community Bank maintains robust security and fraud prevention controls for all wire transactions.
- Stop payments are made via online banking, phone or email.
- OCB will provide Positive Pay/Blocks & Filter service to assist in protecting the district's finances. At the district's request, the district will upload the Positive Pay file to us via online banking. All exception items that require review must be completed no later than 11:00 am.
- OCB will provide the district with the necessary supplies that allow the district to leave deposit bags at the bank for processing and next day pick up.
- Annual relationship review meetings will be held with the District to discuss service levels, review any fees assessed, share upcoming initiatives, and discuss industry trends and opportunities that may benefit the District.
- The only fee that may be assessed for your accounts is \$25.00 per stop payment. Your account(s) will have no maintenance fees, and you will not be charged fees for Non-Sufficient Funds, Wires, Online-Banking or any other services.
- OCB follows financial industry's best practices regarding information security, privacy, and technology. We conform to Gramm-Leach-Bliley Act (GLBA) requirements, annual Cybersecurity Assessment Tool (CAT) reviews, are subject to annual Federal Reserve Information Technology Exams and carry a security bond. Industry standard technical security practices include a defensive, in-depth approach, relying on multiple layers of overlapping defenses such as: encryption

of data at-rest and in-motion, multi-factor authentication, doctrine of least privilege for role-based security, episodic and continuous penetration testing, security awareness training, email sanitization, web content filters, anti-malware, firewalls, offsite Disaster Recovery (DR) location, etc.

**Statements:**

Statements are available in online banking no later than the third business day following month end. Statements are in chronological order and include the date, amount of the transaction, debit/credit type, transaction description and list of cashed checks by check number. Statements include monthly beginning balances as well as a summary of deposit/withdrawal activity.

**Relationship Manager:**

One Community Bank is committed to providing the Waunakee School District with consistent, personalized service from a team that knows your organization and understands your banking needs.

A key advantage of our partnership is continuity. Our relationship managers and treasury support team have remained consistent over the years, and each has worked directly with the District, providing deep institutional knowledge and responsive local support.

Liz Deihs  
EVP & Chief Experience Officer  
(p) 608-835-6105  
(m) 608-480-0037  
[ldeihs@onecommunity.bank](mailto:ldeihs@onecommunity.bank)

Amy Bailey  
VP & Director of Treasury Management  
(p) 608-825-2322  
(m) 608-509-3779  
[abailey@onecommunity.bank](mailto:abailey@onecommunity.bank)

**Treasury Management & Local Support Team**

- Becky Johnson, Senior Treasury Management Support Specialist II
- Karleigh MacWilliams, AVP Treasury Management Solutions Manager
- Alicia Van Schoyck, Bank Manager – Waunakee

**Certificate of Deposit:**

We offer a variety of terms on certificates of deposit from 30 days to 5 years with options of compounding interest or direct deposits of interest on a monthly, quarterly, semi-annual or annual basis.

## Fees and Service Charges:

| DIRECT FEE PROPOSED        |                                                   |                  |
|----------------------------|---------------------------------------------------|------------------|
|                            | Bank Depository Services                          | Charge Per Item  |
| Depository Services        | Account Maintenance                               | No Cost          |
| Depository Services        | Paper credits/deposits                            | No Cost          |
| Depository Services        | Electronic Credits                                | No Cost          |
| Depository Services        | Paper Debits /Checks                              | No Cost          |
| Depository Services        | Electronic Debits                                 | No Cost          |
| Depository Services        | Stop Payments                                     | \$25.00 Per Item |
| Depository Services        | Returned Items, Mani                              | No Cost          |
| Depository Services        | FDIC Assessment Fee                               | No Cost          |
| Depository Services        | Positive Pay per check                            | No Cost          |
| Depository Services        | Positive Pay- Exceptions                          | No Cost          |
| Depository Services        | Remote Deposit-Deposit transmission               | No Cost          |
| Depository Services        | Remote Deposit – Monthly Maintenance              | No Cost          |
| Depository Services        | Remote Deposit Equipment Charge Monthly           | No Cost          |
| Depository Services        | Remote Deposit Equipment charge one-time          | No Cost          |
| Depository Services        | Remote Deposit- File storage/viewing capabilities | No Cost          |
| Depository Services        | Payroll Direct Deposit per file                   | No Cost          |
| Depository Services        | Payroll Direct Deposit per item                   | No Cost          |
| Depository Services        | Payroll Direct Deposit monthly maintenance        | No Cost          |
| Depository Services        | Monthly account Maintenance                       | No Cost          |
| Online Inquiry             | Previous Day Detail                               | No Cost          |
| Online Inquiry             | Previous Day Per Item sum                         | No Cost          |
| Online Inquiry             | Current Day Reporting                             | No Cost          |
| Online Inquiry             | Account Analysis Report                           | No Cost          |
| Online Inquiry             | Monthly DDA Statement                             | No Cost          |
| Online Inquiry             | Stop Payment Maintenance - Monthly                | No Cost          |
| Online Inquiry             | Positive Pay Maintenance – Monthly                | No Cost          |
| Online Inquiry             | Issue Maintenance – Monthly                       | No Cost          |
| Online Inquiry             | Web Images Retrieved                              | No Cost          |
| Wire Transfers             | Incoming Wire Transfers                           | No Cost          |
| Wire Transfers             | Outgoing Wire Transfers                           | No Cost          |
| ACH Service                | ACH Received Item                                 | No Cost          |
| ACH Service                | ACH Paid Item                                     | No Cost          |
| Coin and Currency Services | Coin and Currency Processing                      | No Cost          |
| Other                      | Audit Confirms                                    | No Cost          |
| Other                      | Other Base Level Fee Not Previously Listed        | No Cost          |

**Proposal for PAYROLL CHECKING ACCOUNT**  
**Waunakee Community School District**

|                                              |                                                               |
|----------------------------------------------|---------------------------------------------------------------|
| Maintenance charge:                          | <u>\$ No Charge</u>                                           |
| Charge per check written:                    | <u>\$ No Charge</u>                                           |
| Charge per deposit:                          | <u>\$ No Charge</u>                                           |
| Charge per item deposited:                   | <u>\$ No Charge</u>                                           |
| Charge for deposited check returned:         |                                                               |
| # of times check is deposited <u>2</u>       | <u>\$ No Charge</u>                                           |
| If more than 1, charge for redeposit?        | <u>\$ No Charge</u>                                           |
| Stop payment fee:                            | <u>\$ 25.00</u>                                               |
| Wire transfer fee:                           |                                                               |
| Incoming:                                    | <u>\$ No Charge</u>                                           |
| Outgoing:                                    | <u>\$ No Charge</u>                                           |
| Check Sequencing fee (if check is returned): | <u>\$ No Charge</u>                                           |
| Minimum account balance required?            | No Minimum Balance / No Charge                                |
| Capable of originating ACH Transactions?     | <input checked="" type="radio"/> YES    NO    (Please Circle) |
| ACH Related fees:                            | <u>\$ No Charge</u> per file                                  |
|                                              | <u>\$ No Charge</u> per item                                  |
|                                              | <u>\$ No Charge</u> Other                                     |
| Accept ACH files via e-mail?                 | <input checked="" type="radio"/> YES    NO    (Please Circle) |

Please list any additional charges and amounts: \_\_\_\_\_

\_\_\_\_\_

Current interest rate paid on deposits: LGIP + 0.26%    Based on: 360 Days    ☒ 365 Days



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## Proposal for DEPOSITORY ACCOUNT Waunakee Community School District

Maintenance charge: \$ No Charge

Charge per check written: \$ No Charge

Charge per deposit: \$ No Charge

Charge per item deposited: \$ No Charge

Charge for deposited check returned:

# of times check is deposited 2

If more than 1, charge for redeposit? \$ No Charge

Stop payment fee: \$ 25.00

Wire transfer fee:

Incoming: \$ No Charge

Outgoing: \$ No Charge

Check Sequencing fee (if check is returned): \$ No Charge

Safety deposit box charge \$ No Charge

Deposit slip charge per book \$ No Charge

Minimum account balance required?: No Minimum / No Charge

Capable of originating ACH Transactions? (YES) NO (Please Circle)

ACH Related fees: \$ No Charge per file

\$ No Charge per item

\$ No Charge Other

Accept ACH files via e-mail? (YES) NO (Please Circle)

Please list any additional charges and amounts: \_\_\_\_\_

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Current interest rate paid on deposits: LGIP+.26% Based on: 360 Days (365 Days)



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**Proposal for CONSTRUCTION ACCOUNT**  
**Waunakee Community School District**

|                                              |                                                               |
|----------------------------------------------|---------------------------------------------------------------|
| Maintenance charge:                          | <u>\$ No Charge</u>                                           |
| Charge per check written:                    | <u>\$ No Charge</u>                                           |
| Charge per deposit:                          | <u>\$ No Charge</u>                                           |
| Charge per item deposited:                   | <u>\$ No Charge</u>                                           |
| Charge for deposited check returned:         |                                                               |
| # of times check is deposited <u>2</u>       |                                                               |
| If more than 1, charge for redeposit?        | <u>\$ No Charge</u>                                           |
| Stop payment fee:                            | <u>\$ 25.00</u>                                               |
| Wire transfer fee:                           |                                                               |
| Incoming:                                    | <u>\$ No Charge</u>                                           |
| Outgoing:                                    | <u>\$ No Charge</u>                                           |
| Check Sequencing fee (if check is returned): | <u>\$ No Charge</u>                                           |
| Deposit slip charge per book                 | <u>\$ No Charge</u>                                           |
| Minimum account balance required?:           | <u>No Minimum / No Charge</u>                                 |
| Capable of originating ACH Transactions?     | <input checked="" type="radio"/> YES    NO    (Please Circle) |
| ACH Related fees:                            | <u>\$ No Charge</u> per file                                  |
|                                              | <u>\$ No Charge</u> per item                                  |
|                                              | <u>\$ No Charge</u> Other                                     |
| Accept ACH files via e-mail?                 | <input checked="" type="radio"/> YES    NO    (Please Circle) |

Please list any additional charges and amounts: \_\_\_\_\_

\_\_\_\_\_

Current interest rate paid on deposits: LGIP+.26%    Based on: 360 Days    ☒ 365 Days



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## REFERENCES

Client/Agency Name: Stoughton Area School District  
Business Address: 320 North Street, Stoughton, WI 53589  
Name/Title of Contact: Erica Pickett – Director of Business Services  
Phone Number of Contact: 608-877-5011  
Email Address: erica.pickett@stoughton.k12.wi.us  
Length of Service Relationship with this client/agency: 9 Years  
Type of Service Provided: Deposit/ Cash Management Services

Client/Agency Name: McFarland Joint School District  
Business Address: 5101 Farwell Street, McFarland, WI 53558  
Name/Title of Contact: Jeff Mahoney – Director of Business Services  
Phone Number of Contact: 608-838-4520  
Email Address: mahonej@mcfbsd.org  
Length of Service Relationship with this client/agency: over 20 years  
Type of Service Provided: Deposit/ Cash Management Services

Client/Agency Name: Adams Friendship Area School District  
Business Address: 201 W 6<sup>th</sup> Street, Friendship, WI 53934  
Name/Title of Contact: Nicki Ells - Superintendent  
Phone Number of Contact: 608-339-2313 X1014  
Email Address: ells\_n@afasd.net  
Length of Service Relationship with this client/agency: over 20 years  
Type of Service Provided: Deposit/ Cash Management Services