



May 6, 2026

Village of Ridgeway
208 Jarvis Street, Suite A
Ridgeway, WI 53582

To Whom It May Concern:

We hereby agree to conditionally extend credit to the Village of Ridgeway (WI) in an amount up to \$2,000,000.00 as needed for matching funds related to the CDBG-PF application for the proposed 2028 infrastructure improvement project(s).

This notice is nonbinding and is intended solely to demonstrate preliminary financing support for the proposed project. Any final credit approval, loan structure, collateral requirements, interest rates, and terms and conditions remain subject to the Bank's normal underwriting standards, formal credit approval process, and execution of definitive loan documentation.

Thank you for the opportunity to serve you and we appreciate your business!

Sincerely,

Matthew J. Staver
President & CEO
Farmers Savings Bank