February 22, 2012 – FINAL

Dear <FName, LName>,

We are pleased to announce a number of enhancements to Associated Portfolio Online (“APO”)—your online access to your Associated Trust accounts. Soon you will be able to view more information than ever before, plus leverage enhanced features to help monitor your accounts and manage investments. APO will also offer new navigation controls that assist in personalizing how you view your account information. **These upgrades are set to occur March 18, 2012.**

**New Features**APO was built with you in mind, providing features and capabilities you have been asking for, including:

* Single-click to view an individual account or an aggregate of multiple accounts.
* A holistic presentation of your total portfolio.
* Enhanced analytical tools to help value and analyze your portfolio.
* Single-click to view a year-to-date summary of account activity with the option to view the underlying list of transactions.
* Convenient online access to statements.
* Trading offering a step-by-step process that includes real-time market quotes.

**New Look**APO has been designed to provide a consistent look and experience from screen to screen. There are new, easy-to-use tabs for several functions including Portfolio Positions, Activity Summary, Documents Statements, Tools Downloads, and Group Accounts. Other features include:

* New, clearer formatting
* New edition of the Group Accounts tab
* Greater use of drop down menus

**Beginning March 18th, when you access your account you will be prompted to validate your picture and phrase and answer two challenge questions. Once complete, you will be prompted to enter your password to gain access to your account information. In order to run the new version of APO, you will need to utilize one of the following browsers:**

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| * **Internet Explorer 8.0 or 9.0**
 | * **Mozilla Firefox 3.6 and higher**
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| * **Google Chrome 12 and higher**
 | * **Apple Safari 4.0 and 5.0.**
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We are pleased to make available the latest online technology that allows greater flexibility to view and manage your Trust accounts. As always, we continue to offer the local, high-touch customer service you’ve come to enjoy. For any questions regarding Associated Portfolio Online, please contact your relationship manager or call Customer Care—1.800.431.4649 (24/ 7)—or email us at trustonline@associatedbank.com. Look for the updated APO User Guide on the APO sign-on page..

Sincerely,

[signature]

[title]

Please Note: **The URL to APO will change as a result of this enhancement.**  If you sign-on to APO through Associated’s Online Banking portal ([www.associatedbank.com](http://www.associatedbank.com)), the new URL will automatically be updated on March 18th.  If you sign on to APO through an existing bookmark or favorite, beginning March 18th you will be automatically redirected to the new APO site.  **Please replace your existing bookmark or favorite with the new URL**.