

# *Citizens Community Bancorp*

## *Stock Order Form Instructions*

*All subscription orders are subject to the provisions of the Plan of Reorganization and Stock Issuance Plan.*

**Items 1 and 2** - Fill in the number of shares that you wish to purchase and the total payment due. The amount due is determined by multiplying the number of shares ordered by the subscription price of \$10.00 per share. **The minimum purchase is 25 shares.** The maximum purchase for any person is 10,000 shares of common stock and no person, either alone or together with associates or persons acting in concert with such person, may purchase more than 25,000 shares of common stock issued in the reorganization. For additional information and limits, see "Limitations on Purchases of Common Stock" in the Prospectus.

**Item 3** - Payment for shares may be made by check, bank draft or money order payable to Citizens Community Bancorp. **DO NOT MAIL CASH.** Your funds will earn interest at the passbook rate until the Reorganization is completed.

**Item 4** - To pay by withdrawal from a savings account or certificate of deposit at Citizens Community Federal, insert the account number(s) and the amount(s) you wish to withdraw from each account. If more than one signature is required for a withdrawal, all signatories must sign in the signature box on the front of this form. **To withdraw from an account with checking privileges, please write a check.** Citizens Community Federal will waive any applicable penalties for early withdrawal from certificate of deposit accounts. A hold will be placed on the account(s) for the amount(s) you indicate to be withdrawn. Payments will remain in the account(s) until the stock offering closes and earn their respective rate of interest.

**Item 5** - Please check the appropriate box to tell us the earliest of the three dates that applies to you.

**Item 6** - Please check this box if you are a director, officer or employee of Citizens Community Federal, or a member of such person's household.

**Item 7** - Please check this box if you have a National Association of Securities Dealers, Inc. ("NASD") affiliation (as defined on the reverse side of the Stock Order Form.)

**Item 8** - Please review the preprinted qualifying account number(s) information. **The account number(s) listed may not be all of your account number(s).** You should list any other qualifying accounts that you may have or had with Citizens Community Federal in the box located under the heading "Additional Qualifying Accounts". These may appear on other Stock Order Forms you have received. For example, if you are ordering stock in just your name, you should list all of your deposit accounts as of the earliest of the three dates that you were a depositor. Similarly, if you are ordering stock jointly with another depositor, you should list all deposit accounts under which either of you are owners, i.e. individual accounts, joint accounts, etc. If you are ordering stock in your minor child's or grandchild's name under the Uniform Transfers to Minors Act, the minor must have had a deposit account on one of the three dates and you should list only their account number(s). If you are ordering stock through a corporation, you need to list just that corporation's deposit accounts, as your individual account(s) do not qualify. **Failure to list all of your qualifying accounts may result in the loss of part or all of your subscription rights.**

**Item 9** - The stock transfer industry has developed a uniform system of shareholder registrations that we will use in the issuance of Citizens Community Bancorp common stock. Please complete this section as fully and accurately as possible, and be certain to supply your social security or Tax I.D. number(s) and your daytime and evening phone numbers. We will need to call you if we cannot execute your order as given. If you have any questions regarding the registration of your stock, please consult your legal advisor. **Subscription rights are not transferable.** If you are an eligible or supplemental eligible account holder or other member, to protect your priority over other purchasers as described in the Prospectus, you must take ownership in at least one of the account holder's names.

**Please be sure to sign the certification form on the back of the stock order form**

*(See Reverse Side for Stock Ownership Guide)*

# **Citizens Community Bancorp**

## **Stock Ownership Guide**

**Individual** - The stock is to be registered in an individual's name only. You may not list beneficiaries for this ownership.

**Joint Tenants** - Joint tenants with rights of survivorship identifies two or more owners. When stock is held by joint tenants with rights of survivorship, ownership automatically passes to the surviving joint tenant(s) upon the death of any joint tenant. You may not list beneficiaries for this ownership.

**Tenants in Common** - Tenants in common may also identify two or more owners. When stock is to be held by tenants in common, upon the death of one co-tenant, ownership of the stock will be held by the surviving co-tenant(s) and by the heirs of the deceased co-tenant. All parties must agree to the transfer or sale of shares held by tenants in common. You may not list beneficiaries for this ownership.

**Uniform Transfers To Minors Act** - For residents of *Wisconsin* and many states, stock may be held in the name of a custodian for the benefit of a minor under the Uniform Transfers to Minors Act. For residents in other states, stock may be held in a similar type of ownership under the Uniform Gifts to Minors Act of the individual state. For either ownership, the minor is the actual owner of the stock with the adult custodian being responsible for the investment until the child reaches legal age. Only one custodian and one minor may be designated.

*Instructions:* On the first name line, print the first name, middle initial and last name of the custodian, with the abbreviation "CUST" after the name. Print the first name, middle initial and last name of the minor on the second name line followed by the notation UTMA-WI or UGMA-Other State. **List only the minor's social security number.**

**Corporation/Partnership** – Corporations/Partnerships may purchase stock. Please provide the Corporation/Partnership's legal name and Tax I.D. number. To have depositor rights, the Corporation/Partnership must have an account in its legal name. Please contact the Stock Information Center to verify depositor rights and purchase limitations.

**Individual Retirement Account** - Individual Retirement Account ("IRA") holders may potentially make stock purchases from their deposits ~~exiting IRA if it is a self-directed IRA or~~ through a prearranged "trustee-to-trustee" transfer ~~if their IRA is currently at Citizens Community Federal.~~ Stock may only be held in a self-directed IRA. Please contact the Stock Information Center if you have any questions about your IRA account and ~~please do not delay in exploring this option.~~ **Stock may NOT be purchased directly into an IRA at Citizens Community Federal. To explore a trustee-to-trustee transfer, please contact your broker or self directed IRA provider as quickly as possible, as it may take several days to complete a trustee-to-trustee transfer.**

Registration for IRA's: On Name Line 1 - list the name of the broker or trust department followed by CUST or TRUSTEE.  
On Name Line 2 - FBO (for benefit of) YOUR NAME IRA a/c #\_\_\_\_\_.  
Address will be that of the broker / trust department to where the stock certificate will be sent.  
The Social Security / Tax I.D. number(s) will be either yours or your trustees, **as they direct.**  
Please list **your** phone numbers.

**Fiduciary/Trust** - Generally, fiduciary relationships (such as Trusts, Estates, Guardianships, etc.) are established under a form of trust agreement or pursuant to a court order. Without a legal document establishing a fiduciary relationship, your stock may not be registered in a fiduciary capacity.

*Instructions:* On the first name line, print the first name, middle initial and last name of the fiduciary if the fiduciary is an individual. If the fiduciary is a corporation, list the corporate title on the first name line. Following the name, print the fiduciary title such as trustee, executor, personal representative, etc. On the second name line, print the name of the maker, donor or testator or the name of the beneficiary. Following the name, indicate the type of legal document establishing the fiduciary relationship (agreement, court order, etc.). In the blank after "Under Agreement Dated," fill in the date of the document governing the relationship. The date of the document need not be provided for a trust created by a will.

*(See Reverse Side for Stock Order Form Instructions)*