



Important Notice to Plan Participants Concerning Your Rights Under the NEW Title Services, Inc. 401(k) Plan

February 7th, 2025

NEW Title Services, Inc. 401(k) Plan (“the Plan”) is making changes to your retirement plan later this spring. What these changes mean to you:

- **New provider for account access – EPIC Retirement Plan Services (EPIC)**
- New account access, including a free mobile app, helpline, and more
- New statement format beginning with 2nd quarter 2025 statement
- Investment options that align with Prodehl Management’s 401(k) plan
- **Busey Wealth Management** will be the new Discretionary Trustee, Investment Manager, and Participant Advisor.
- Your 401(k) account will be temporarily restricted from **March 11th, 2025 until April 11th, 2025**. This timeframe is otherwise known as a “blackout period” and allows the Plan assets to transfer to EPIC’s recordkeeping system as well as carefully review and reconcile accounts. Our goal is to bring you out of the blackout period as soon as possible.
- Between **February 24th – March 7th**, you will be able to choose your new investment options and add your beneficiary information.
- If you do not choose investment options by **March 7th**, then you will be invested in the Qualified Default Investment Alternative (See enclosed Qualified Default Investment Alternative Notice).

How Will the Blackout Period Affect Me?

From March 11th until the blackout period ends April 11th, you will be unable to:

- Change your contribution rate or amount
- Change your existing or future investments
- Take a distribution or roll your balance over

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan. It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those assets during this blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all of your assets, income and investments.




What Happens to My Contributions & Investments?

Your current contribution rate will remain the same throughout this transitional period unless you make a change prior to **March 7th**. You will need to make investment elections and add beneficiaries by **March 7th** at <https://go-retire.com/busey>. See below for how to access your account. If you do not choose investment options by **March 7th**, then you will be invested in the Qualified Default Investment Alternative (see enclosed Qualified Default Investment Alternative Notice). For a comprehensive list of available investment options, please see the enclosed fee disclosure (Investment & Fee Notice).

What Should I Do Next?

Access your account between **February 24th – March 7th**. After finishing your account setup, you'll be prompted to enter a contribution rate (you can enter your current rate or update it), choose your investments and add your beneficiaries.

-  mobile app in the App Store or Google Play
- <https://go-retire.com/busey>

Note: The new website and app require a new Username and Password.

- *Initial Username:* your Social Security Number (no dashes)
- *Initial Password:* your birth date (MMDDYYYY)


The system will require you to create a new Username and Password for all subsequent logins. For the highest online security, you will be prompted to establish two factor authentication during the online setup. For login assistance, call **EPIC at 800.716.3742** weekdays between 7am-7pm Central Time.



Where Can I Get More Information & Personalized Help?

Busey's Retirement Plan Advisors are available to provide you with expert advice to help you make informed decisions specific to your needs and goals. Please watch for more details in the upcoming weeks.



- Visit <https://busey.com/NEW> or scan  with your smartphone camera. You'll find all the available conversion information conveniently located in one place, including brief informational videos explaining these changes, what you need to do and how Busey can help.
- Still have questions after reading and viewing everything on <https://busey.com/NEW>?
- Busey will hold virtual meetings between Monday, February 24th and Friday, March 7th in 30-minute sessions, from 9:00 am – 4:00 pm, where Busey will provide general information about the conversion, answer your questions, render investment advice, help you enter your beneficiaries, assist you with retirement planning and more. Click on the link below or use your smartphone to scan the QR code, then scroll down to the GET ADVICE section to schedule your one-on-one virtual meeting.
- Have a balance in the plan but no longer work for the company? Contact Busey to schedule an appointment.

If you have questions regarding this notice or the blackout period, please contact your Busey Retirement Plan Advisors at 217.365.4874 or RetirementPlans@busey.com.

Difficulty logging in? Call EPIC at 800.716.3742 weekdays between 7am-7pm CT.

NEW Title Services, Inc. 401(k) Plan Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact your Plan Administrator: NEW Title Services, Inc., 2830 E. John Street, Appleton, WI 54915.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by NEW Title Services, Inc. and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee, investment advisory, participant education and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Recordkeeping/Admin Fees

Annual fee to the plan is:

Base Fee - Flat Fee - \$2,500.00

Participant Fee - Flat Fee - Participating - \$30.00 Per Participant

Asset Based Administration Fee - 0.16%

Investment Service Fees

Annual fee to the plan is:

Asset Based Advisor Fee (Scheduled):

Discretionary Trustee and Investment Management Fee- 60bps

Tier	Assets Under Management	Rate
1	All Assets	0.60%

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$85.00 lump sum distribution fee.
- A \$85.00 in-service distribution fee.
- A \$85.00 hardship distribution fee.
- A \$85.00 required minimum distribution fee.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.
- A \$150.00 In Plan Roth Conversion fee.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

NEW Title Services, Inc. 401(k) Plan
Investment and Fee Notice

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

NEW Title Services, Inc. 401(k) Plan
Investment and Fee Notice

The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
Busey Aggressive Managed Port (Fund ID EN0DVY1) idx:Morningstar Agg Tgt Risk TR USD	13.85%	8.96%		8.96%	12/31/24	0.51%	5.10		
Busey Balanced Managed Port (Fund ID EN0DVX3) idx:Morningstar Mod Tgt Risk TR USD	9.03%	5.33%		5.33%	12/31/24	0.51%	5.10		
Busey Conservative Managed Por (Fund ID EN0DVW5) idx:Morningstar Con Tgt Risk TR USD	5.80%	2.70%		2.70%	12/31/24	0.50%	5.00		
Busey Growth Managed Port (Fund ID EN0DVV7) idx:Morningstar Mod Agg Tgt Risk TR USD	11.41%	7.23%		7.23%	12/31/24	0.51%	5.10		
Busey Moderate Managed Port (Fund ID EN0DVU9) idx:Morningstar Mod Con Tgt Risk TR USD	7.92%	4.13%		4.13%	12/31/24	0.51%	5.10		
AQR Emerging Multi Style II (Fund ID QTERX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	12.06%	3.31%		3.18%	12/31/24	0.68%	6.80		
AMERICAN FDS EUROPACIFIC GRWTH (Fund ID RERGX) idx:MSCI EAFE NR USD US Fund Foreign Large Growth	5.04%	3.95%	5.66%	7.65%	12/31/24	0.47%	4.70		
DODGE & COX INT'L STOCK (Fund ID DODFX) idx:MSCI EAFE NR USD US Fund Foreign Large Value	3.80%	5.06%	4.37%	6.76%	12/31/24	0.62%	6.20		
DOUBLELINE CORE FIXED INC (Fund ID DBLFX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	3.04%	0.14%	1.77%	3.41%	12/31/24	0.51%	5.10		
VANGUARD 500 INDEX (Fund ID VFIAX) idx:S&P 500 TR USD US Fund Large Blend	24.97%	14.48%	13.06%	8.29%	12/31/24	0.04%	0.40	*	
AMERICAN FDS GROWTH FD OF AMER (Fund ID RGAGX) idx:S&P 500 Growth TR USD US Fund Large Growth	28.84%	15.33%	14.03%	15.11%	12/31/24	0.30%	3.00		
DODGE & COX STOCK (Fund ID DODGX) idx:S&P 500 Value TR USD US Fund Large Value	14.51%	11.99%	10.85%	11.19%	12/31/24	0.51%	5.10		

**NEW Title Services, Inc. 401(k) Plan
Investment and Fee Notice**

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
VANGUARD MID CAP INDEX (Fund ID VIMAX) idx:S&P MidCap 400 TR US Fund Mid-Cap Blend	15.22%	9.85%	9.55%	10.06%	12/31/24	0.05%	0.50	*	
CONGRESS MID CAP GROWTH (Fund ID IMIDX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	4.53%	8.47%	9.70%	11.81%	12/31/24	0.79%	7.90		
AMERICAN CENTURY MID CAP VALUE (Fund ID AMDVX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	8.92%	7.64%	8.32%	9.41%	12/31/24	0.63%	6.30		
Schwab Value Adv Money Ultra (Fund ID SNAXX) idx:FTSE Treasury Bill 3 Mon USD US Fund Prime Money Market	5.26%	2.52%	1.83%	1.54%	12/31/24	0.20%	2.00		
VANGUARD SMALL CAP INDEX (Fund ID VSMAX) idx:S&P SmallCap 600 TR USD US Fund Small Blend	14.23%	9.30%	9.09%	9.23%	12/31/24	0.05%	0.50	*	
DFA US TARGETED VALUE (Fund ID DFFVX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	9.33%	12.37%	9.16%	11.05%	12/31/24	0.30%	3.00		
T Rowe Price Retirement 2010 (Fund ID TRPUX) idx:S&P Target Date 2010 TR USD US Fund Target-Date 2000-2010	8.71%	5.06%	5.45%	14.14%	12/31/24	0.34%	3.40		
T Rowe Price Retirement 2015 (Fund ID TRUBX) idx:S&P Target Date 2015 TR USD US Fund Target-Date 2015	8.98%	5.42%	5.88%	14.59%	12/31/24	0.35%	3.50		
T Rowe Price Retirement 2020 (Fund ID TRDBX) idx:S&P Target Date 2020 TR USD US Fund Target-Date 2020	9.29%	5.78%	6.41%	15.00%	12/31/24	0.37%	3.70		
T Rowe Price Retirement 2025 (Fund ID TREHX) idx:S&P Target Date 2025 TR USD US Fund Target-Date 2025	9.91%	6.39%	6.99%	16.02%	12/31/24	0.38%	3.80		
T Rowe Price Retirement 2030 (Fund ID TRFHX) idx:S&P Target Date 2030 TR USD US Fund Target-Date 2030	10.92%	7.10%	7.60%	17.52%	12/31/24	0.40%	4.00		
T Rowe Price Retirement 2035 (Fund ID TRFJX) idx:S&P Target Date 2035 TR USD US Fund Target-Date 2035	12.15%	7.91%	8.18%	19.20%	12/31/24	0.42%	4.20		
T Rowe Price Retirement 2040 (Fund ID TRHDX) idx:S&P Target Date 2040 TR USD US Fund Target-Date 2040	13.38%	8.62%	8.68%	20.67%	12/31/24	0.43%	4.30		

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Investment and Fee Notice**

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
T Rowe Price Retirement 2045 (Fund ID TRIKX) idx:S&P Target Date 2045 TR USD US Fund Target-Date 2045	14.21%	9.13%	9.01%	21.65%	12/31/24	0.44%	4.40		
T Rowe Price Retirement 2050 (Fund ID TRJLX) idx:S&P Target Date 2050 TR USD US Fund Target-Date 2050	14.39%	9.24%	9.06%	21.85%	12/31/24	0.45%	4.50		
T Rowe Price Retirement 2055 (Fund ID TRJMX) idx:S&P Target Date 2055 TR USD US Fund Target-Date 2055	14.55%	9.21%	9.04%	22.06%	12/31/24	0.46%	4.60		
T Rowe Price Retirement 2060 (Fund ID TRLNX) idx:S&P Target Date 2060 TR USD US Fund Target-Date 2060	14.53%	9.22%	9.04%	22.03%	12/31/24	0.46%	4.60		
T Rowe Price Retirement 2065 (Fund ID TRMOX) idx:S&P Target Date 2065+ TR USD US Fund Target-Date 2065+	14.46%			21.95%	12/31/24	0.46%	4.60		
Federated Hermes Ultrashort Bd (Fund ID FULIX) idx:Bloomberg Short-term Gov/Corp TR USD US Fund Ultrashort Bond	6.09%	2.70%	2.28%	2.66%	12/31/24	0.45%	4.50		

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Additional information and more recent performance about each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). Go to www.epicrps.com and enter NTXNTX as the R.E.C. code in the designated R.E.C. field and click enter. To review additional investment information go to the Investment Information page on the R.E.C. You can access the fund's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.

NEW Title Services, Inc. 401(k) Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
T Rowe Price Retirement 2010	0.34 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2015	0.35 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2015) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2020	0.37 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2025	0.38 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2030	0.40 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2035	0.42 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2040	0.43 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2045	0.44 %	12/31/2024
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65.		

T Rowe Price Retirement 2050

0.45 %

12/31/2024

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65.

T Rowe Price Retirement 2055

0.46 %

12/31/2024

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65.

T Rowe Price Retirement 2060

0.46 %

12/31/2024

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65.

T Rowe Price Retirement 2065

0.46 %

12/31/2024

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2065) included in its name and assumes a retirement age of 65.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

NEW Title Services, Inc.
2830 E. John Street
Appleton, WI 54915