

*Welcome*  
TO FORWARD BANK

# Your Guide to Joining the Forward Family



*Welcome!*

We were pleased to announce the merger of **Lake City Federal Bank** and **Forward Bank** on May 6, 2024. Our team has been working diligently to review products and services preparing to bring Lake City accounts onto the Forward Bank system.

This booklet provides you with the necessary information to successfully guide you through this transition. We are all committed to making this process as easy and seamless as possible.

After reviewing the enclosed information, please feel free to reach out to any team member in Lake City with questions or by calling any Forward Bank location.

Forward Bank looks forward to the opportunity to serve you and your needs to move you into the future. Welcome to our family!

Sincerely,



**William Sennholz**  
CEO | Forward Bank



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**WHO WE ARE:** Forward Bank is a customer-owned, independent community bank who operates to benefit its depositors while offering no fee deposit options, lower lending fees and great rates. We continue to be community orientated by proudly supporting local clubs, businesses, organizations, and schools.

## ALL ACCOUNTS

### ACCOUNT NUMBERS

Your loan and/or deposit account number(s) will not change.

### ACCOUNT STATEMENTS

You will not receive a September month-end statement. Regardless of how you currently receive your statement(s), you will receive a final statement from the Lake City Federal Bank (LCFB) processing system by mail showing account activity with LCFB September 1, 2024 through Friday, October 4, 2024.

Your first Forward Bank statement will be generated on its regular statement date which is determined by your account type. Statements with check images are not available.

### PRIVACY

Forward Bank shares personal information with its affiliates, please see page 39 for the full privacy policy including how we collect and share.

*Please note: We can begin sharing your information 30 days from the date we sent this notice. If you are no longer our customer, we continue to share your information as described in this notice. Instructions on opting out of sharing information is included in the full policy.*

### SAFE DEPOSIT BOX

Boxes, keys, and safety of contents will remain the same. Box sizes and fees are available on page 29 of this booklet. At renewal of Safe Deposit Box contract, you will begin on the Forward Bank fee schedule.

### TRANSFERS

All recurring transfers will be transferred to Forward Bank.

## DEPOSIT ACCOUNTS

### CERTIFICATE OF DEPOSIT (CD)

All CDs will automatically transfer to Forward Bank at the same term and rate until maturity. Renewal notices will be sent from Forward Bank at maturity.

### CHECKS

You can use your LCFB checks until March 31, 2025. When you are ready to place your first order with Forward Bank, please call or stop into our office.

*TIP: In the future – after your initial order – you can order checks by phone/in-person or visit [www.forward.bank](http://www.forward.bank) to place your reorder online.*

### DEBIT CARDS

All LCFB debit card customers will receive a new Forward Bank debit card mid-to-late September. Your LCFB debit card will continue to work through Sunday, October 6.

You can activate your new Forward Bank debit card as soon as you receive it. You will select your PIN during the card activation process. **Note: When you activate your new debit card, it will not work until Monday, October 7. Continue to use your LCFB card until then.**

Your new Forward Bank debit card will be issued with the newest fraud prevention technology, referred to as "Chip Enabled". You can use your card at both Chip and non-Chip terminals, as well as with or without your PIN. **Your new debit card has the following limits in place:**

- + Point of Sale: **\$2,500** per day
- + ATM Withdrawal: **\$560** per day

For your security, Forward Bank helps you monitor purchases on your card. You may set up customer alerts by visiting [www.forward.bank](http://www.forward.bank) beginning Monday, October 7. Forward Bank also monitors your card in real time for suspicious activity. If any suspicious transactions are detected, you will receive a phone call or text from our Fraud Department to validate any suspicious transactions.

*TIP: If you're planning to use your Forward Bank debit card outside of Minnesota or Wisconsin, please contact Forward Bank prior to traveling.*

### *Important Dates for Debit Cards*

**MID-TO-LATE SEPTEMBER:** Receive and activate your new Forward Bank debit card, but continue to use your LCFB debit card

**OCTOBER 6:** Last day to use your LCFB debit card

**OCTOBER 7:** Start using your new Forward Bank debit card

### CHECKING/SAVINGS ACCOUNTS

Your account type may change, but we have worked to ensure you are in the best account for your current banking needs. You will receive more information about your account type and any changes by mail. To view account types, visit our website [www.forward.bank](http://www.forward.bank) for a full list of products and services available at Forward Bank.

At Forward Bank, most checks and other items are processed through automated processing and, except in limited circumstances and at our discretion, most items are not individually examined.

All of our accounts come with a variety of convenient services to make accessing your money fast and easy. If you feel a different account type will better fit your needs, please stop in our office after Monday, October 7 for assistance. All account service charges will be waived through December 31, 2024 to allow you time to make account changes if needed. For a complete listing of products offered, please refer to our website [www.forward.bank](http://www.forward.bank). For more information on terms, fees, and interest rates, see disclosures starting on page 7.

### DIRECT DEPOSITS/WITHDRAWALS/ACH TRANSACTIONS

Automatic deposits, withdrawals, and external automatic ACH transactions will need to have the routing number changed from Lake City Federal Bank's routing number to Forward Bank's routing number.

**Forward Bank's Routing Number: 275971139**

Please update the routing number on any automatic deposit(s) to or withdrawal(s) from any of your deposit accounts for transactions occurring on or after Monday, October 7, 2024.

### FDIC INSURANCE COVERAGE

The FDIC will continue to provide deposit insurance up to \$250,000 for each of the account ownership categories.

If you currently have accounts at both Lake City Federal Bank and Forward Bank, deposits from the LCFB are separately insured from deposits at Forward Bank until November 3, 2024. This grace period gives you, the depositor, the opportunity to restructure your accounts, if necessary or desired.

## LOANS

### LOANS/LINE OF CREDIT/MORTGAGES

All loans and servicing of loans will be transferred to Forward Bank. Interest rates and terms will not change on your current loan. Starting **Monday, October 7**, you can make loan payments at any Forward Bank location or set up and manage your payments online at [www.forward.bank](http://www.forward.bank). Mortgage checks should be made payable to [Forward Bank](http://www.forward.bank) after **October 5**.

## ONLINE AND DIGITAL BANKING

### CURRENT ONLINE BANKING USERS

Customers currently using LCFB's personal online banking will transfer to Forward Bank's online banking. Follow the enrollment instructions on page 6 of this booklet, using your LCFB login name and the last 4 digits of your Social Security Number as your password. You will be prompted to verify your

identity and set up a new password during the process.

If you are a business currently using LCFB online banking, we will be transitioning you to Forward Bank Business online. Local representatives will be reaching out in upcoming months.

### SCHEDULED AND RECURRING TRANSACTIONS

Scheduled and recurring transactions that you set up within LCFB online banking will be set up in your Forward Bank online banking. Please verify them after October 7.

## *Important Dates for Online Banking*

**OCTOBER 4:** LCFB online banking will go into "Inquiry Only" at **5:00pm**

**OCTOBER 7:** Start using online banking at [www.forward.bank](http://www.forward.bank) after **8:30am**

### MOBILE BANKING

Please visit the App Store or Google Play Store to download the Forward Bank mobile banking app. Or scan the QR codes with your mobile device.

### E-STATEMENTS

Forward Bank offers eStatements.

IMPORTANT TIP: Archive your LCFB eStatements prior to [Friday, October 4](#) as you will not be able to retrieve them on the Forward Bank online banking site .

### BILL PAY

If you currently have bill pay with LCFB, your payees, recurring payments and six (6) months of history will transfer to Forward Bank. We recommend that you log into Forward Bank online banking then select Pay a Bill to verify your scheduled payments and payees on October 7.

With Forward Bank's bill pay you will choose the date that you want the payment sent, and the system will show you the estimated delivery date. The bill payment system determines if the payment can go electronically or by check. Payments that go by check are drawn on your account. Funds will be withdrawn from your account when the check has been received and cashed by the payee. Electronic payments will be deducted from your account on the chosen send date. Payments

APPLE



GOOGLE



SCAN  
HERE!

set up before 3:00pm on a business day will be sent out that same day. Payments set up after 3:00pm or on a non-business day will be sent the next business day.

### *Important Dates for Bill Pay*

**SEPTEMBER 29:** The last day to use LCFB's bill pay services. Payments will go out as scheduled, but no changes can be made after the 29th.

**OCTOBER 7:** Start using Forward Bank's bill pay at [www.forward.bank](http://www.forward.bank)

#### **MOBILE CHECK DEPOSIT**

Mobile Check Deposit will not be available on the LCFB app after Noon on Friday, October 4. Checks deposited before noon on October 4 will post as normal.

Beginning Monday, October 7 you will be able to deposit checks on the Forward Bank app. Checks deposited before 4:30pm on a business day will be available in your account that same day. Checks deposited after 4:30pm on a business day or on a non-business day will be available on the next business day.

#### **PAY A FRIEND (EXTERNAL) – Replacing Zelle**

This is a free person to person payment option like Zelle where you can send money to a friend with just their cell phone number or email address.

#### **PHONE BANKING**

Forward bank offers phone banking, and you will be able to set this up by calling 1-800-671-0942 after October 7.

#### **QUICKBOOKS/QUICKEN**

Please import all outstanding transactions and categorize them in QuickBooks/Quicken prior to October 4. You will then need to disconnect your LCFB accounts before you can reconnect.

To reconnect you must first establish your Forward Bank online account. Once you have your new credentials you will reconnect your accounts by searching for Forward Bank in QuickBooks/Quicken and following their process to connect.

## ENROLLMENT INSTRUCTIONS FOR CURRENT LAKE CITY FEDERAL BANK ONLINE BANKING USERS

01

To get started, go to [www.forward.bank](http://www.forward.bank) and click on the **red button** in the top right corner to login to online banking. You can also login through our mobile app.

Click Here!



02

Under *Personal Online*, enter the **username you have established with Lake City Federal Bank** and the **last 4 digits of your Social Security number** as your password. Then click **Log In**.

03

You will be prompted to review and accept our disclosure. Accept the disclosure to continue.

04

Next, you will authenticate that the credentials entered belong to you by providing the following information:

- + **Date of Birth (MM/DD/YYYY)**
- + **Residential ZIP Code**
- + **Last 4 of Social Security Number**

05

You will then select how you want to receive a verification code.

Select your **delivery preference**-- either phone or email.  
Select **message preference**-- either text, phone, or email.

06

After being verified, you will be prompted to create a new password.

✓

**You're all set!** Now you can start using all of Forward Bank's digital tools that make banking easier.

**NOTE:** If you do NOT have online banking with Lake City Federal Bank, you can enroll with Forward Bank after **October 7**. Select **Register Now** and follow the prompts.

# ACCOUNT DISCLOSURE

**INTRODUCTION.** In this Deposit Account Agreement and Disclosure, each and all of the depositors (members) are referred to as "Account Holder," "you," and "your." The Financial Institution is referred to as "we," "our," and "us." This Deposit Account Agreement contains the terms and conditions governing certain of your deposit accounts with us. As used in this document, the term "Agreement" means this document, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if applicable. Each of you signing the signature card for a deposit account acknowledges receipt of this Agreement, and agrees to the terms set forth in the Agreement, as amended from time to time. You agree that we may waive, in our sole discretion, any fee, charge, term, or condition set forth in this Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this Agreement.

**DEPOSIT ACCOUNTS.** From time to time, we may offer or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. If you open multiple Accounts, you may receive Schedule information for each Account, but this Agreement will cover all your Accounts with us. Each of you will be jointly and severally liable to us for debit balances in the Account, including without limitation overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

**INTEREST.** If your Account earns interest, the following information applies: **(A) Payment of Interest.** We will pay interest at the annual rate specified on the Schedule, which does not reflect compounding ("Interest Rate"). The Schedule also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, and any minimum balance requirements. **(B) Minimum Balance Requirements.** The Schedule may specify a minimum balance that you are required to maintain in your Account. If the minimum balance is not maintained during a specified period, we, at our option, may not pay interest on your Account and/or may charge a fee for that period. You should review any minimum balance requirements on the Schedule. **(C) Initial Interest Rate.** The initial interest rate is the current annual rate of interest that we will pay on the specified balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). **(D) Interest Compounding and Crediting.** The Schedule will indicate the interest compounding and crediting frequency for your Account (if any). Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited

to your Account. **(E) Interest Accrual.** We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been calculated, but not paid to the Account, is called accrued unpaid interest. **(F) Changes.** We have the right to change the rates and fees in accordance with the terms of the Schedule. We also reserve the right to change any other term of this Agreement at our sole discretion.

**FEES AND CHARGES.** Subject to applicable law, you agree to pay us the fees and charges shown in the Schedules as are applicable to your Account or for other services performed by us. You agree the fees and charges may be changed by us from time to time and authorize us to charge your account for their payment whether or not each charge results in an overdraft of your account. Existing and future charges may be based upon the overall costs of providing account services and may or may not be based upon the direct cost or expense associated with providing the particular service involved. The charges may be based on consideration of profit, competitive position, deterrence of misuse of account privileges by customers, and the safety and soundness of the financial institution. We will notify you of the changes, to the extent required by law.

**INSUFFICIENT FUNDS.** If an item drafted by you (such as a check you write) or drafted by someone else with your permission (such as a remotely created check or preauthorized draft you authorize someone else to create), or a transaction you authorize (such as a preauthorized electronic fund transfer), is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you a fee for returning the payment. When we return a payment due to insufficient available funds, the person who submitted the item or transaction may re-submit the returned item or transaction to us for payment. You understand and agree that we may charge you a fee each time we return an item or transaction that is presented to us for payment because the amount of money available in your account at the time of presentment or re-presentment is not sufficient. See the Schedule of Fees for additional information.

**BALANCE METHODS.** As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

**DEPOSIT RULES.** The following terms apply to deposits made to your Account: **(A) Endorsements.** You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, whether or not they are endorsed by you. You authorize us to supply missing endorsements, and you warrant that all endorsements are genuine. All checks and other items deposited to your Account should be endorsed payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send to us such electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only," followed

by your signature and Account number, or any alternative restrictive endorsement we may allow and communicate to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment. **(B) Final Payment.** All non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payer bank. Upon receipt of final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We reserve the right to refuse any item for deposit into your Account. **(C) Notice of Stop Payment, Legal Process, or Setoff.** A check received by us before the close of the banking day may be subject to any stop payment order received, legal process served upon, or setoff exercised by us prior to 3:15 P.M. of the next banking day. Any knowledge, notice, stop payment order, legal process, or setoff comes too late to affect our right or duty to pay a check if it is received after that time. Additional limitations regarding stop payment orders, the right of setoff, or other legal process may be found elsewhere in this Agreement. **(D) Direct Deposits.** If we offer direct deposit services for automatic preauthorized deposits to your Account of Social Security payments or automatic transfers from your other accounts with us, you must notify us at least 30 days prior to the next scheduled direct deposit or preauthorized transfer if you wish to cancel the direct deposit or transfer service. If any amount deposited must be returned to the government for any reason, you authorize us to deduct the amount from your Account as provided in the Final Payment paragraph above. **(E) Crediting of Deposits.** The Funds Availability Policy Disclosure provided to you reflects our policies relating to the availability of deposited funds. **(F) Substitute Checks and Electronic Files Pertaining to Original Checks.** If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic image or electronic information related to a paper check for deposit into your Account, you agree to reimburse us for losses, costs, and expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate payment associated with the check. **(G) Deposit Discrepancies.** When you make a deposit to your account, we will credit your account for the amount stated on your deposit slip and we may provide you with a deposit receipt. We reserve the right to review the deposit and confirm the amount of funds you deposited but are not required to do so. If after any review we determine that the amount credited to your account is incorrect, we may adjust your

account for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you. This may be the case, for example, if the amount credited to your account was more than the amount actually deposited by you. Notwithstanding the foregoing, we are not required to adjust your account unless within one year of the date of your account statement that shows the deposit either you notify us of the discrepancy or we discover it on our own. If you do not notify us of the error or we do not discover it on our own during this notice period, the amount credited to the account will be considered final.

**WITHDRAWAL RULES.** The following terms apply to withdrawals from your Account:

**(A) Manner of Withdrawal.** You may make withdrawals from your Account in any manner that is permitted by us for the type of Account that you have opened. Withdrawals by mail will be posted to your Account as of the day the transaction is processed by us. We may refuse to accept any check other than standard checks provided by us, or approved by us in advance. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, or in the Schedule, or by applicable law. **(B) Available Balance.** As used in this Agreement, "Available Balance" means the amount of funds available for withdrawal or use at any given time. When we determine the Available Balance that can be used to pay items and other transactions presented against your Account for withdrawal, we subtract pending transactions that have been authorized but have not been presented to us for payment or collection, such as debit card transactions, Automated Teller Machine (ATM) card transactions, and online transfers from the Account, and we add pending transactions that have been authorized but have not been presented to us for deposit, such as online transfers and certain other deposits. If the pending transaction is not presented to us for payment, collection, or deposit within our established time period after being authorized (typically, three (3) business days), we will release it. **(C) Withdrawal Restrictions and Overdrafts.** We do not have to allow you to make a withdrawal from your Account if you don't have a sufficient Available Balance in the Account to cover the full amount of the withdrawal. If there are available funds to cover some, but not all, of the withdrawals or other debits to your Account on a single business day, we will post the checks for which there is a sufficient Available Balance from the smallest dollar check to the largest. We may pay other withdrawals or debit items (such as charges) prior to paying any checks, and we may post those other withdrawals or debit items in any order we may choose at our sole discretion. If the Available Balance in your Account is insufficient to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the Available Balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your Available Balance more than one (1) time during this period. **(D) Standard Overdraft Policy.** Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we

pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time. **(E) Notice Requirements.** Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal from a savings, negotiable order of withdrawal ("NOW"), or money market account. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right. **(F) Postdated Items.** You agree that when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the date we pay the check, even though the posting date is prior to the date of the check. You further agree that we are not responsible for any loss to you in doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check, along with the name of the payee. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. You agree that we may return a postdated check to the presenter. **(G) Power of Attorney.** The person executing a power of attorney will be referred to as the principal and the person acting for the principal as the agent. We may refuse to comply with a power of attorney for reasonable cause, or until we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. **(H) Signatures.** You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to our customers. In light of this, you agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of items with a face amount below an amount specified by us from time to time. You authorize us to store and use Signature Card information in any reasonable form we deem necessary, including any digitized signature capture process. If you use a facsimile signature or other form of mechanically reproduced signature (such as, but not limited to, desktop publishing, digitized, or computer software generated signature), you agree you shall have the sole responsibility for maintaining security of the facsimile or mechanically reproduced signature and the device by which the facsimile or mechanically reproduced signature is affixed and you shall bear the entire risk for unauthorized use thereof whether or not you are negligent. You agree that no facsimile or mechanically reproduced signature we have been authorized to honor may be considered a forgery or an unauthorized signature, but that such facsimile or mechanically reproduced signature shall be effective as your signature or endorsement whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorney's fees) we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or mechanically reproduced signature or the device by which it is affixed. If you use any form of facsimile or mechanically reproduced signature device, you agree to deliver a sample to us if we request it. **(I) Preauthorized Drafts.** If we are

unable to enforce presentment and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. **(J) Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or other payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the merchant or payee's account. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. A description of the transaction will appear on your statement from us. Checks used in these types of transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is governed by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). **(K) Re-presented Checks.** If a merchant electronically re-presents a check returned due to insufficient or uncollected funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check. If a merchant electronically collects a fee associated with the re-presentation of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosures if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. **(L) Check Legends.** We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

**STALE CHECKS.** We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you.

**CHECKING ACCOUNTS.** If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold



a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

**CHECKING SUB-ACCOUNTS.** If you have a checking account or NOW account, your account consists of a transaction sub-account and a savings sub-account. This structure will not affect your available balance, service charges, FDIC insurance, interest earnings, your statement or any other feature of your account. Funds not routinely needed to pay debits may be periodically transferred to the savings sub-account. A transfer from the savings sub-account back to the transaction sub-account will fund items in excess of the balance in the transaction sub-account. The remainder of your balance will be maintained in the transaction sub-account. If interest is paid on your account balance, the interest calculation will be the same for both the savings sub-account and the transaction sub-account. If interest is not paid on your account balance, the savings sub-account will be non-interest bearing.

**SAVINGS ACCOUNTS.** If your account is an interest bearing account and is not a NOW account or time deposit, the following terms may apply. **(A) Transfers and Withdrawals.** If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) **(B) Excess Transactions.** We are not required by applicable law to enforce these transfer limits, but we are authorized by applicable law to enforce them if we so choose. If we elect to enforce these transfer limits, and if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain, or we may elect to take away the transfer and draft capabilities of the Account.

**TIME DEPOSITS.** If your Account is a time deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the Schedule will apply. **(A) Penalty.** The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. For fixed rate Accounts, we will use the rate in effect for your deposit. **(B) Exceptions.** We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in

accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the time deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

**STOP PAYMENT ORDERS.** Subject to certain limitations, you may order us to stop payment on any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item payable from your Account, whether drawn or authorized by you or any other account holder, as follows: **Stop Payment Against a Check or Other Item.** A stop payment request against a check or other item payable from your Account will be effective if we receive the order at such time and in such manner as to afford us a reasonable opportunity to act upon the order. A stop payment order against a check or other item payable from your Account is effective for six (6) months, but it lapses after fourteen (14) calendar days if the original order was oral and was not confirmed in writing within that period. A stop payment order against a check or other item payable from your Account may be renewed for additional six (6) month periods if renewed during a period within which the stop payment order is effective. **Stop Payment Against an ACH/EFT.** For consumer accounts, a stop payment order against an ACH/EFT may be honored if received at least three (3) banking days before the scheduled date of the transfer. If we honor a stop payment request against an ACH/EFT received on or within three (3) banking days of the scheduled transfer, we do so without any liability or responsibility to any party having any interest in the entry. A stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of (i) you withdraw the stop payment order, (ii) the return of the debit entry, or (iii) six months from the date of the stop payment order, unless renewed in writing.

All stop payment order requests will require you to provide the date, the amount, and the number of the item or authorization, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item or authorization. Our acceptance of a stop payment order will not constitute a representation that the item or authorization has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on an official, certified, cashier's, or teller's check issued by us, or request us to stop payment if we have otherwise become accountable for the item or authorization. In addition, you may not stop payment on checks governed by a separate agreement, such as a check guaranty agreement. Further you may not stop payment on an item or authorization after acceptance of the same by us.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

**INDIVIDUAL ACCOUNTS.** An Individual Account is an account in the name of one depositor only. Only that person may write checks against the Account or withdraw money, regardless of who actually owns the funds.

**MULTIPLE-PARTY ACCOUNTS.** This section pertains to multiple party accounts: **(A) Joint Account Ownership.** An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship. **(1) Joint Tenants With Right of Survivorship.** If your Account is a joint account with right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the other joint Account Holder(s). The surviving joint Account Holder(s) need not survive the deceased Account Holder(s) by any specific time period to be eligible to receive the deceased joint Account Holder's ownership interest in the Account. **(2) Joint With No Right of Survivorship.** If your Account is a joint account with no right of survivorship (Joint as Tenants in Common), upon the death of one of the joint Account Holders, that person's proportionate ownership interest will pass to the estate of the deceased Account Holder. **(3) Marital Account.** If your Account is a marital account, the funds in your Account belong during the lifetime of both parties, to the parties without regard to the proportion of their respective contributions to the sums on deposit or to the number of signatures required for payment. A party to a marital account may name one or more P.O.D. beneficiaries for that party's interest. Upon the death of either of them, fifty (50) percent of the sums on deposit are owned by the survivor and fifty (50) percent are owned by decedent's estate unless there are P.O.D. beneficiaries named by the deceased party. The financial institution is not liable for any amount withdrawn by a party who falsely claims to be the decedent's spouse. A surviving party to a marital account, or a surviving beneficiary(ies) of a party's interest, need not survive the last surviving party by any specific time period to be eligible to receive the deceased party's ownership interest in the Account. Each joint Account Holder, without the consent of any other Account Holder, may, and hereby is authorized by every other joint Account Holder, to make any transaction permitted under the Agreement, including without limitation: to withdraw all or any part of the account funds; to pledge the account funds as collateral to us for any obligation, whether that of one or more Account Holders or of a third party; to endorse and deposit checks and other items payable to any joint Account Holder; to give stop payment orders on any check or item, whether drawn by that Account Holder or not; to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and, to close the account, with the disbursement of account proceeds as instructed by the joint Account Holder. Each joint Account Holder is authorized to act for the other Account Holder(s) and we may accept orders and instructions regarding the account from any joint Account Holder. If we believe there to be a dispute between joint Account Holders or we receive inconsistent instructions from the Account Holders, we may suspend or close the account, require a court order to act, and/or require that all joint Account Holders agree in writing to any transaction concerning the account. Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the terms of the Agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which joint Account Holder benefited from the withdrawal. If you establish a joint account without the signature of the other joint Account Holder(s), you agree to hold us harmless for our reliance upon your

designation of the other joint Account Holder(s) listed on our documents. Further, the Account is subject to the right of setoff as set forth below. **(B) Totten Trust Account.** A Totten Trust Account is an informal trust account, reflected on our records, but without a written trust agreement, where the Account is owned by the trustee. The beneficiaries have no right to any funds in the Account during the trustee's lifetime. As the owner of the Account, the trustee may withdraw money from the Account and may, by written direction to us, change the beneficiary under the Account. When the trustee dies, the Account is owned by the named beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees will be subject to the rules pertaining to joint account ownership as set forth above. If there is no surviving beneficiary upon the death of the last trustee, state law will determine ownership of the funds in the Account. The surviving beneficiary(ies) need not survive the last deceased Trustee by any specific time period to be eligible to receive the last deceased Trustee's ownership interest in the Account. **(C) P.O.D. Account.** A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. When the Account Holder dies, the Account is owned by the P.O.D. payee(s). If the P.O.D. Account is held by more than one person, each Account Holder will be subject to the rules pertaining to joint account ownership as set forth above. If there is no surviving P.O.D. payee upon the death of the last owner, state law will determine ownership of the funds in the Account. The surviving beneficiary(ies) need not survive the last deceased Holder(s) by any specific time period to be eligible to receive the last deceased Holder's ownership interest in the Account.

**ADDITIONAL ACCOUNT TYPES.** This section applies to other deposit account types: **(A) Formal Trust Account.** A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement covering the account. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any person opening the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account. **(B) Uniform Transfer to Minors.** If you have established the account as a custodian for a minor beneficiary under our state version of the Uniform Transfers to Minors Act or the Uniform Gifts to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the account as collateral for any loan to you. Deposits in the account will be held by us for the exclusive right and benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling or dealing with the Account. **(C) Representative Payee Accounts.** Subject to applicable law, a Representative Payee Account is a type of fiduciary account in which a representative payee (appointed by the Social Security Administration) manages Social Security and Supplemental Security funds received on

behalf of a beneficiary. Upon our request, the representative payee will provide sufficient documentation from the Social Security Administration indicating his or her appointment as a representative payee for the Account Holder. We may require additional documentation from the representative payee indicating his or her authority to act on behalf of the Account Holder. The representative payee does not have an ownership interest in funds in the Account. The representative payee does not have a right of survivorship in the Account on the death of the Account Holder. We act only as custodian of the funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the representative payee. The representative payee agrees to indemnify, and hold us harmless from and against any and all loss, cost, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by the beneficiary, a government entity or by any other party regarding the authority or actions taken by the representative payee in handling or dealing with the Account. **(D) Agency Account.** An Agency Account is an account to which funds may be deposited and withdrawals made by an Agent designated by the owner of the funds. An Agent has full authority with regard to the Account but does not have an ownership interest in the account. An Agency Account is revocable at any time by notifying us in writing. An Agency designation may be combined with one of the other forms of account ownership. **(E) Business Accounts.** If the Account is not owned by a natural person (for example, it is owned by a corporation, partnership, limited liability company, sole proprietorship, unincorporated association, etc.), then the Account Holder must provide us with evidence to our satisfaction of the authority of the individuals who sign the signature card to act on behalf of the Account Holder. On any transactions involving the Account, we may act on the instructions of the person(s) authorized in the resolutions, banking agreement, or certificate of authority to act on behalf of the Account Holder. You agree to notify us in writing of any changes in the person(s) authorized or the form of ownership. If we receive conflicting instructions or a dispute arises as to authorization with regard to the handling of the Account, you agree we may place a hold on the Account until such conflict or dispute is resolved to our satisfaction and we will not be liable for dishonored items as a result of such hold. **(F) Fiduciary Accounts.** With respect to all fiduciary accounts, including but not limited to estate accounts, guardianship accounts, representative payee accounts, and conservatorship accounts, and any Formal Trust Account, Uniform Transfers to Minors Act Account, or Agency Account, we reserve the right to require such documents and authorizations as we may deem necessary or appropriate to satisfy that the person(s) requesting or directing the withdrawal of funds held in the Account have the authority to withdraw such funds. This applies at the time of account opening and at all times thereafter. **(G) Attorney Client Trust Subject to applicable law, an Attorney Client Trust or IOLTA Trust Account** is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust or IOLTA Trust Account will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized

individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOLTA Trust Account, we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOLTA Trust Account will be remitted to the , pursuant to your instructions and at your request. IOLTA Trust Accounts are used to hold an attorney's or law firm's client funds that are nominal in amount or held for short periods of time. **(H) Real Estate Broker Client Trust Accounts** Subject to applicable law, a real estate broker may open account(s) to hold client or third party funds in trust, separate from the broker's funds. We act only as custodian of the funds. We are under no obligation to act as a trustee or to inquire as to the powers or duties of the broker or other authorized signer(s) as trustee(s). The broker and any authorized individual on the account in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any client or third party with respect to the authority, actions or inaction taken by the broker or authorized signer(s) in handling or dealing with the Account. Upon our request, the authorized signer(s) for this type of account will provide to us any documents required by applicable law and /or real estate professional rules. This category of account includes Client Trust Accounts. **(I) Government/Municipal/Public Funds Accounts.** This type of account is owned by a government or public entity. For this type of account, you agree to provide us with authorization document(s) (in a form acceptable to us) stating that we are designated as a depository for the funds of the government or public entity and such documentation shall state the individual(s) authorized to act on behalf of the government or public entity and the extent of their authority. We may rely upon such documentation until we receive written notice of a change and new authorization documents. We are not responsible for any transaction conducted by a previously authorized individual until we actually receive written notice that the authorized individual's authority has been revoked. Unless specifically stated otherwise in the authorization document(s), we can rely on one authorization for all accounts owned by the government or public entity. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account. **(J) Health Savings Account.** A Health Savings Account (HSA) is a tax preferred account that you agree: a) you are eligible to open and maintain, b) to notify us when you are no longer eligible to maintain, c) will be used for contributions, withdrawals, and earnings for qualified medical expenses or as allowed by law. and d) you will execute and comply with the terms and conditions in the Health Savings Account Trust or Custodial Agreement. Consult your tax advisor about the tax treatment of contributions, withdrawals and earnings.

**ASSIGNABILITY.** The account established under this Agreement is not assignable or transferable except with our consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account be closed and a new account opened in the name of the transferee or pledgee.

**FINANCIAL INSTITUTION LIABILITY.** You agree that if we do not properly complete a transaction according to the Agreement, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your

Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. We reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your Account for items should they become lost in the collection process.

**RIGHT OF SETOFF.** Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your Accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the Account is a joint or multiple-party account, each joint or multiple-party account holder authorizes us to exercise our right of setoff against any and all Accounts of each Account Holder. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

**DORMANT ACCOUNTS.** If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified by us as dormant. Subject to applicable law, we may charge a dormant account fee on the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

**ACCOUNT STATEMENTS.** You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within Thirty (30) calendar days after the statement and the altered or forged item(s) are made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within Ten (10) calendar days after the statement and first altered or forged items were made available. You must report any other Account problem including encoding errors, and errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within Sixty (60) calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for further information. If you have requested us to hold your Account statements, we have the right to mail your statements if you have

not claimed them within Thirty (30) calendar days. If we truncate your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

**WHOLESALE WIRE/ACH TRANSACTIONS.** With respect to wire transfers or other transfers of funds not governed by the Electronic Funds Transfer Act, you agree to enter into and comply with our wire transfer (if applicable) agreement and to comply with our security procedures and this section. We advise you that any receiving financial institution (including us) is entitled to rely on any account or savings bank number you have provided even though that account or savings bank number may identify a party different from the person or entity you have described by name in any transfer order. **(A) Provisional Payment.** Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry. **(B) Notice of Receipt.** We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

**UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED.** If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

**NOTICES.** The following terms apply to notices relating to your Account. **(A) Notice of Amendments.** You agree that the terms and conditions of the Agreement, including without limitation all rates, fees, and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendment. Notices will be sent to the most recent address shown on our records for your Account. Only one notice will be given in the case of joint account holders. **(B) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. It is your responsibility to notify us of any change in your address or name. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address provided to us.

**ACCOUNT TERMINATION.** You and we agree that either of us may close your Account and terminate this Agreement at any time with or without cause. We will provide written notice to you in advance if we decide to terminate your Account relationship

for any reason other than abuse of the account relationship or to prevent a loss. You agree that advance written notice from us will be reasonable if it is mailed to your statement mailing address at least thirty (30) calendar days prior to the date upon which an account will be closed and this Agreement terminated. You agree that in instances of account abuse or to prevent a loss, notice is reasonably given by us if mailed immediately upon account closure. You may close any of your accounts by notifying us in writing. We will consider your Account closed when we received written instructions from the depositor or the depositors account balance remains at a zero balance for a period of 90 days or more. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you otherwise. Further, for security reasons, we may require you to close your Account and to open a new account if: there is a change in authorized signers; there has been a forgery or fraud reported or committed involving your Account; any Account checks are lost or stolen; you have too many transfers from your Account; or, any other provision of our Agreement with you is violated. After the Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree to hold us harmless for refusing to honor any check drawn on a closed account. In the event that we close your Account, we may mail you a Cashier's Check for the applicable remaining Account balance. The termination of this Agreement and closing of an account will not release you from any fees or other obligations incurred prior to the date upon which this Agreement is terminated and an account closed, any fees assessed by us in the process of closing an account, or from your responsibility to maintain sufficient funds in an account to cover any outstanding checks or other debit items.

**GOVERNING LAW.** This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Wisconsin in which we are located and where you opened your account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement.

**SYSTEMS/SOFTWARE.** We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see

your driver's license or other identifying documents.

**CREDIT VERIFICATION.** You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purposes of considering your application for the Account, reviewing or collecting any Account opened for you, or for any other legitimate business purpose. You authorize us to disclose information about your account to a credit reporting agency if your Account was closed because you have abused it.

**MISCELLANEOUS PROVISIONS.** If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. You agree not to use the Account in any illegal activity. We shall be entitled to act upon any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to be liable to us, to the extent permitted by law, for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately. This obligation includes disputes between you and us involving your Account and situations where we become involved in disputes between you and an authorized signer, a joint owner, or a third party claiming an interest in your Account. It also includes situations where any action taken on your Account by you, an authorized signer, a joint owner, or a third party causes us to seek the advice of an attorney, whether or not we actually become involved in a dispute. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.



This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

**FREE CHECKING**

**Account Fees:** Overdraft fee (includes Overdraft Limit Fee, Paid Non-Sufficient Funds Fee, Paid Uncollected Funds fee, Returned Non-Sufficient Funds Fee, Returned Uncollected Funds fee) may be imposed if an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. Return item and overdraft fees may be charged each time the item is resubmitted against insufficient

funds. This may result in more than one fee charged per item. Refer to fee schedule for overdraft fee amount(s).

### STATEMENT SAVINGS

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. **Account Fees:** An excessive withdrawal fee will be imposed if there are more than 6 withdrawals in each four (4) week or similar period. Refer to fee schedule for fee amount. Maintain an average daily balance of \$100.00 or more each month to avoid \$5.00 quarterly fee. Overdraft fee may be imposed if an overdraft is created by in-person withdrawal, ATM withdrawal, or other electronic means as applicable. Return item and overdraft fees may be charged each time the item is resubmitted against insufficient funds. This may result in more than one fee charged per item. Refer to fee schedule for overdraft fee amount(s). The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### LAKE CITY MONEY MARKET

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. **Account Fees:** Maintain a daily balance of \$100.00 or more each month to avoid \$5.00 monthly fee. The fee is applied if the balance in the account falls below \$100 at any time during the month. Overdraft fee may be imposed if an overdraft is created by check, in-person withdrawal, ATM Withdrawal, or other electronic means as applicable. Return item and overdraft fees may be charged each time the item is resubmitted against insufficient funds. This may result in more than one fee charged per item. Refer to fee schedule for overdraft fee amount(s).

### 6 MONTH CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 6 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 9 MONTH CD SPECIAL

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$5,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 9 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 6 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Upon maturity, this CD will renew to our 1 Year CD with our rates in effect at that time.

### 1 YEAR CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You

must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 1 year. If you withdraw any of the principal before the maturity date, we will impose a penalty of 6 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 2 YEAR CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 2 years. If you withdraw any of the principal before the maturity date, we will impose a penalty of 12 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 3 YEAR CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 3 years. If you withdraw any of the principal before the maturity date, we will impose a penalty of 12 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 5 YEAR CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for

the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 5 years. If you withdraw any of the principal before the maturity date, we will impose a penalty of 12 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 9 MONTH IRA CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 9 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 6 Months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Upon maturity, this CD will renew to our 1 Year IRA CD with our rates in effect at that time.

### 1 YEAR IRA CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 1 year. If you withdraw any of the principal before the maturity date, we will impose a penalty of 6 Months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 18 MONTH IRA CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 12 Months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 3 YEAR IRA CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$100.00 to open this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 3 years. If you withdraw any of the principal before the maturity date, we will impose a penalty of 12 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 5 YEAR IRA CD

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$500.00 to open this account. You may not make withdrawals from

your account until the maturity date. **Time Account Information:** Your account will mature in 5 years. If you withdraw any of the principal before the maturity date, we will impose a penalty of 12 months of interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### FREE BUSINESS CHECKING

**Account Fees:** Overdraft fee (includes Overdraft Limit Fee, Paid Non-Sufficient Funds Fee, Paid Uncollected Funds fee, Returned Non-Sufficient Funds Fee, Returned Uncollected Funds fee) may be imposed if an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. Return item and overdraft fees may be charged each time the item is resubmitted against insufficient funds. This may result in more than one fee charged per item. Refer to fee schedule for overdraft fee amount(s).

## DEPOSIT ACCOUNT RATE CHART

Effective as of 08/08/2024

	INTEREST RATE	APY**	MINIMUM TO EARN APY**
<b>Lake City Money Market Account*</b>	0.35	0.35	\$0
(\$2,500 to open)	1.19	1.20	\$2,500
	1.34	1.35	\$10,000
	1.54	1.55	\$25,000
	1.54	1.55	\$75,000
<b>Statement Savings*</b>	0.05	0.05	\$100
	0.05	0.05	\$2,500

*These interest rates are subject to change without advance notice.  
APY assumes interest is added to account.  
IRA's may be subject to early withdrawal penalty.*

*\*\*APY=Annual Percentage Yield.*

*\*Rates could change after account is opened.*



## MISCELLANEOUS FEES AND CHARGES

### ATM/DEBIT CARDS

Replacement Card: \$6.00

### BUSINESS TREASURY MANAGEMENT

ACH Service Fee: \$29.95

ACH Third Party Origination: \$29.95

Positive Pay Service Fee: \$29.95

RDC Service Fee: \$29.95

### NIGHT DROP

Business Stamp: \$25.00

Replacement Key: \$10.00

Locking Bag: \$20.00

Zipped Bag: \$5.00

### NON-SUFFICIENT FUNDS (NSF)/ OVERDRAFT

Negative Balance Closing: \$25.00

Paid Non-Sufficient Funds Fee (NSF) -  
*Per Presentment*: \$30.00

Paid Uncollected Funds (UCF) -  
*Per Presentment*: \$30.00

Return Non-Sufficient Funds (NSF) -  
*Per Presentment*: \$30.00

Returned Uncollected Funds (UCF) -  
*Per Presentment*: \$30.00

Overdraft Limit - *Per Presentment*: \$30.00

Overdraft Protection Transfer: \$5.00

### ONLINE AND MOBILE BANKING SERVICES

Expedited Check Bill Payment: \$25.00

Express External Account Transfer: \$5.00

### WIRE TRANSFERS

Domestic Incoming Wire Fee: \$15.00

Domestic Outgoing Wire Fee: \$25.00

Intl. Incoming Wire Fee: \$45.00

Intl. Outgoing Wire Fee: \$45.00

### SAFE DEPOSIT BOX

Drilling: customer to pay all costs

Key Replacement (per key): \$20.00

Security Deposit: \$10.00

Rent Late Payment: \$10.00

Box Rent, Box Size 2x5: \$30.00

Box Rent, Box Size 3x5: \$30.00

Box Rent, Box Size 3x10: \$45.00

Box Rent, Box Size 4x5: \$30.00

Box Rent, Box Size 4x10: \$60.00

Box Rent, Box Size 5x5: \$45.00

Box Rent, Box Size 5x8: \$45.00

Box Rent, Box Size 5x10: \$60.00

Box Rent, Box Size 10x10: \$100.00

### SERVICE CHARGES

Account Activity Printout: \$2.00

Account Balancing: \$30.00

Account Research: \$30.00

Bank Check Fee: \$4.00

Canadian Check Cashing: \$5.00

Counter Check: \$0.50

Check Image Copy: \$3.00

Early Closure of Account: \$25.00

Excessive Withdrawal Penalty: \$10.00

Fax: \$5.00

Foreign Currency Exchange: \$15.00

Foreign Currency Purchase: \$15.00

Garnishment/Levy: \$75.00

Gift Card: \$3.95

Image Statement: \$5.00

Money Order Fee: \$4.00

Non-Customer Check

Cashing Fee: \$5.00

Photocopy: \$0.25

Stop Payment: \$30.00

Statement Copy: \$5.00

## OVERDRAFT POLICY

### WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- + Point of Sale/ATM

### We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- + ATM transactions
- + Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if Forward Bank pays my overdraft?

Under our standard overdraft practices: \$30.00 per item.

### What if I want Forward Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (715) 387-1122, or visit [www.forward.bank](http://www.forward.bank) after Monday, October 7, 2024.

## FUNDS AVAILABILITY

### YOUR ABILITY TO WITHDRAW FUNDS AT FORWARD BANK

Our policy is to make funds from your cash and check deposits available to you on the same business day as the day we receive your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 7:00pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 7:00pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### RESERVATION OF RIGHT TO HOLD

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day as the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

### LONGER DELAYS MAY APPLY

- + You deposit checks totaling more than \$5,525 on any one day
- + You redeposit a check that has been returned unpaid
- + You have overdrawn your account repeatedly in the last six (6) months
- + We believe a check you deposit will not be paid
- + There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the tenth business day after the day of your deposit.

### HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open:

- + Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- + Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the second business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 may be available until the second business day after the day of your deposit.
- + Funds from deposits of checks drawn on Forward Bank will be available on the same business day as the day of your deposit.
- + Funds from all other check deposits may not be available until the ninth business day after the day of your deposit.

### ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This form complies with federal and Minnesota law. It applies to our electronic fund transfer (EFT) services. Electronic funds transfers are electronic transfers of money to or from your deposit account with us. This form states your and our rights and responsibilities for electronic fund transfers. In this form, the words "you" and "your" mean each and all who sign as applicants and any users of the service. The words "we," "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

**Online Banking Service Types of Transactions.** You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- + Transfer funds between eligible accounts.
- + Obtain balance information on eligible accounts.
- + Review transactions on eligible accounts.
- + Make loan payments.
- + Stop payment requests.
- + Advance funds from credit line.
- + Request withdrawal from savings account.
- + Request withdrawal from credit line.
- + Online bill payment.
- + Request to open a new account.
- + Request a loan.
- + ACH origination.

**Fees and Charges for Online Service.** There is no charge for online banking with us.

### PREAUTHORIZED EFT SETUP

**Types of Preauthorized Transfers:** You may arrange for us to complete the following preauthorized transfers to your deposit accounts: Accept direct deposits from the U.S. Treasury Department to your checking or savings account.

**Fees and Charges:**

- + We do not charge for any preauthorized EFTs.
- + We will charge \$30.00 for each stop-payment order for preauthorized transfers.

**DEBIT CARD SERVICE**

**Types of Transactions/Transfers:** You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Savings Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a MasterCard symbol. Mastercard is a registered trademark of Mastercard International Incorporated. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- + Deposit funds to your checking account.
- + Withdraw cash from your checking account.
- + Deposit funds to your savings account.
- + Withdraw cash from your savings account.
- + Transfer funds between your checking and savings accounts.
- + Obtain balance information on your deposit accounts.
- + Point of Sale (POS) and Withdrawal limits apply.

**Fees and Charges:**

- + We do not charge for ATM transactions at the present time.
- + There is a Replacement Card Fee of \$6.00 per card.
- + We do not charge for any POS transactions.

**ATM Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**TELEPHONE BANKING**

**Types of Audio Response Services:** You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- + Transfer funds between your deposit accounts.
- + Give you tax information on interest earned or paid on your accounts.
- + Obtain balance information on your deposit accounts.
- + Verify the last date and amount of your payroll deposit.
- + Determine if a particular check has cleared your account.

**Limitations on Frequency and Amount:** There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.

**Fees and Charges for Audio Response Transactions:** We do not charge for any Audio Response Transactions.

**Other EFT Transactions.** You may access certain account(s) you maintain with us by other EFT transaction types as described below.

**Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

**Re-presented Check Transactions and Fees.** You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

*In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:* **Liability for Unauthorized Transfers.** Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within sixty (60) days after you receive a statement that shows any transfers that you did not make, you can lose no more than \$50.00 if your card is lost or stolen and someone used your card without your permission. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after you receive the statement, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (715) 387-1122, or write us at Forward Bank, 1001 N. Central Ave., Marshfield, WI 54449. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Zero (0) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (715) 387-1122.

**Illegal Transactions.** You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

**Business Days.** For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

## DOCUMENTATION

**Periodic Statement.** You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement at least quarterly. You will get a quarterly statement from us on your savings account if this is the only account you have and the only possible electronic transfer to or from the account is a preauthorized deposit. **Terminal Receipt.** You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 715-387-1122 to find out whether or not the deposit has been made.

**Our Liability for Failure to Make Transfers.** For consumer accounts, if we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable for instance:

- + If, through no fault of ours, you do not have enough money in your account to make the transfer.
- + If the money in your account is subject to legal process or other claim restricting such transfer.
- + If the transfer would go over the credit limit on your overdraft line.
- + If the ATM where you are making the transfer does not have enough cash.
- + If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- + If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you. For business accounts, refer to your account agreement(s) with us.

**In Case of Errors or Questions About Your Electronic Transfers.** For consumer accounts, telephone us at (715) 387-1122, write us at Forward Bank, 1001 N. Central Ave., Marshfield, WI 54449, or E-mail us at depositoperations@forwardbank.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- + Tell us your name and account number (if any).
- + Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- + Tell us the dollar amount of the suspected error.
- + If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-begun transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Zero (0) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

**Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

- + Where it is necessary for completing transfers; or
- + To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- + To comply with government agency or court orders; or
- + If you give us your written permission.

**Personal Identification Number (PIN).** The ATM PIN, POS PIN or Audio Response PIN is for security reasons. The numbers are confidential and should not be given to anyone else or listed on the card. You must keep your numbers safe. You agree not to

give your ATM PIN, POS PIN or Audio Response PIN to anyone who cannot sign on your accounts.

**Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when we receive the notice at our telephone number or address shown in this Agreement. We may change the terms and conditions for any EFT service. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of EFT service is governed by regulations and any future changes to those regulations.

**Enforcement.** If you or we bring a legal action to enforce this Agreement or to collect amounts owing as a result of any Account transaction, the party who wins will receive reasonable attorneys' fees and costs, including fees on any appeal, to the extent allowed by law.

**Cancellation of ATM, POS and Audio Response Services.** You agree that we may cancel this Agreement and your use of the ATM Card, POS or Audio Response services, if:

- + You breach this or any other agreement with us;
- + We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN or Audio Response PIN;
- + We notify you or any other person on your account that we have cancelled or will cancel this Agreement. You or any other person on your account can cancel this Agreement by notifying us in writing.

Service is cancelled the first business day after we receive your written notice. Cancelling this Agreement will not affect your or our rights and responsibilities under this Agreement for transactions begun before the agreement is cancelled.

### **PREAUTHORIZED ELECTRONIC FUND TRANSFERS**

For preauthorized electronic fund transfers on consumer accounts, the following provisions apply: **Stop Payment Rights.** If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: You must call us at the telephone number listed in this form, or write us at the address listed in this form, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If you don't, your stop payment will not bind us after fourteen (14) days. We will charge you \$ 30.00 for each stop payment order you give. **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set. **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

For preauthorized electronic fund transfers on business accounts, you may stop

payment by notifying us in such time and manner as to allow us a reasonable opportunity to act upon the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$30.00 for each stop payment order you give.

**Delay.** There may be a delay between the time you make a deposit and when you can withdraw the money. You should review our Funds Availability Policy to find out when you can withdraw money that you deposit at ATMs.

**Completing Transactions.** We refuse to complete a transaction: If you do not have enough money in your account; or if you would go over your credit limit; or if it would lower your balance to less than the required balance; or if it would require us to change the money that we hold for the account.

### **OTHER MINNESOTA DISCLOSURES**

ATM transactions are completed immediately with us. You cannot reverse a transfer of money through an ATM. Payment for goods or services by transfer of money through an ATM does not affect any of your rights, protections or liabilities under existing law concerning a cash or credit sale made by means other than through use of an ATM. We are liable for all unauthorized withdrawals at an ATM or a POS unless the unauthorized withdrawal was due to the loss or theft of the card, in which case you are liable, up to a maximum liability of \$50, for those unauthorized withdrawals made before we are notified of the loss or theft. The limitation on liability is effective only if the card issuer is notified of unauthorized charges contained in a bill within sixty (60) days of receipt of the bill by the person in whose name the card is issued. An unauthorized withdrawal is a withdrawal by a person other than you who does not have actual, implied or apparent authority for such withdrawal, and from which withdrawal you receive no benefit.

You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota law. In addition to actual damages or \$500 (whichever is greater), you may recover punitive damages, plus court costs and reasonable attorneys' fees incurred.

To protect the privacy of customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment, structures or systems, shall take steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or his or her account from misuse by any person manning an electronic financial terminal, including any supporting equipment, structures, or systems.

**WHAT DOES FORWARD BANK DO WITH YOUR PERSONAL INFORMATION?**

**Why Do We Collect?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What Do We Collect?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- + Social Security number and income
- + Account balances and payment history
- + Credit history and credit scores

**How Do We Collect?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Forward Bank chooses to share; and whether you can limit this sharing.

**WHO WE ARE**

**Who is providing this notice?** Forward Bank

**WHAT WE DO**

**How does Forward Bank protect my personal information?** To protect my personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Forward Bank collect my personal information?** We collect your personal information, for example, when you:

- + Open an account or deposit money
- + Pay your bills or apply for a loan
- + Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only:

- + Sharing for affiliates' everyday business purposes – information about your creditworthiness
- + Affiliates from using your information to market to you
- + Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account – unless you tell us otherwise.

Reasons we can share your personal information	Does Forward Banks share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

## TO LIMIT OUR SHARING

Call 715-387-1122 – our menu will prompt you through your choice(s)  
Opt out by mail, simply send notice to Forward bank, 1001 N Central Ave,  
Marshfield WI 54449

### Fill out online opt-out form after October 7, 2024.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time after October 7, 2024 to limit our sharing.

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies.

+ Our affiliates include others, such as Forward Investment Services and Forward Insurance.

**Nonaffiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

+ Forward Bank does not share with nonaffiliates so they can market to you.

**Joint Marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

+ Our joint marketing partners include Financial companies such as Elan credit cards.

## LOAN TRANSFER SERVICING NOTICE

We are writing to inform you about an important update regarding the servicing of your mortgage loan. As you may know, Lake City Federal Bank has merged with Forward Bank. Although the merger is complete, the official transfer of servicing responsibilities for your mortgage loan will occur on Monday, October 7, 2024. **Nothing else about your mortgage loan will change.**

### *Key Dates and Changes for Loans*

Lake City Federal Bank will stop accepting payments received from you after **October 4, 2024**. Forward Bank will collect your payments effective as of the following business day of **October 7, 2024**.

Send all payments due on or after **October 7, 2024**, to Forward Bank at this address: 1001 N Central Ave., Marshfield, WI 54449.

If you have any questions for either your present servicer, Lake City Federal Bank or your new servicer Forward Bank, about your mortgage loan or this transfer, please contact them using the information below:

### CURRENT SERVICER

Lake City Federal Bank  
Mortgage Department

1-866-345-3373

201 Marion St  
Lake City, MN 55041

### NEW SERVICER

Forward Bank  
Mortgage Servicing

1-800-671-0942

1001 N Central Ave  
Marshfield, WI 54449

*Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.*

### Escrow Accounts (if applicable):

If your mortgage loan includes an escrow account for taxes and insurance, the funds will be transferred to Forward Bank. You will continue to receive annual escrow account statements from Forward Bank.

## FREQUENTLY ASKED QUESTIONS

### What is conversion weekend?

During conversion weekend we will transition your account information from Lake City Federal Bank (LCFB) systems to Forward Bank.

### Do I need to move my LCFB accounts to Forward Bank?

No. All accounts will be automatically transferred during conversion weekend, **October 4 - October 6, 2024.**

### How will the bank conversion/acquisition impact me as a customer?

There will be no changes to your account(s) until the two banks' systems are fully integrated during conversion weekend. After conversion, you can continue to expect a broad range of products and services.

### How will this affect my account and the way I conduct my banking?

For now, there are no changes, and LCFB customers may continue to conduct banking as usual. You can continue to use your checks, deposit slips, debit and ATM cards, and your direct deposits, preauthorized/recurring transactions, and statements will continue without interruption.

After conversion you will have access to a variety of new Forward Bank products and services, while still receiving the same excellent service and commitment to your financial needs. Please refer to Conversion Details on page 1 of this booklet for more information about how this may affect your current accounts and services after the conversion is complete.

### Will my banking hours change?

Yes. The hours will change slightly starting **Monday, October 7, 2024**.

#### Lobby Hours

Mon - Fri 8:30am - 4:30pm  
Saturday Closed

#### Drive Up

Mon - Thur 8:30am - 4:30pm  
Friday 8:30am - 6:00pm  
Saturday Closed

### Will the LCFB office be closed for the conversion?

No, we will remain open during the conversion process.

### Can I access my account at all of the Forward Bank offices?

Yes. Starting **Monday, October 7** you will be able to access your account at any Forward Bank location.

### Where can I find the current Forward Bank deposit rates?

Current Deposit Account Rates are available on Forward Bank's website at [www.forward.bank/deposit-rates](http://www.forward.bank/deposit-rates). Rates for some accounts are listed on page 28.

### Will the website address change?

Upon conversion, LCFB's website will be redirected to Forward Bank's website at [www.forward.bank](http://www.forward.bank). This change will be accomplished automatically, safely, and securely - no action will be necessary from you. *TIP: Bookmark [www.forward.bank](http://www.forward.bank) on your web browser for quick access in the future.*

### Will further information be provided regarding the conversion?

Yes. Please open all mail from LCFB or Forward Bank as it will contain any further information and/or instructions you may need. We will also provide updates periodically on LCFB's and Forward Bank's websites and social media channels.

### Should I expect someone to call or email me to verify my deposit account information?

No, neither LCFB nor Forward Bank will call or email to ask personal, confidential information. If you call us, however, we may ask you for some of that information to verify your identity. Please tell us if someone calls or emails you, claims to be from LCFB or Forward Bank, and asks for your personal, confidential information.

### Who do I contact with questions?

Feel free to reach out to any LCFB or Forward Bank team member with questions by visiting or calling any of our locations. Contact information is listed on the next page of this booklet.

## LOCATIONS AND CONTACT INFORMATION

### LAKE CITY FEDERAL BANK

Lake City Office  
201 E Marion St.  
Lake City, MN 54401  
651-345-3373

### FORWARD BANK

Marshfield Office | Headquarters  
1001 Central Ave.  
Marshfield, WI 54449  
715-387-1122

*Forward Bank also has locations in the following communities:*

<i>Athens, WI</i>	<i>Rib Lake, WI</i>
<i>Colby, WI</i>	<i>St. Germain, WI</i>
<i>Dorchester, WI</i>	<i>Stanley, WI</i>
<i>Greenwood, WI</i>	<i>Thorp, WI</i>
<i>Medford, WI</i>	<i>Three Lakes, WI</i>
<i>Park Falls, WI</i>	<i>Withee, WI</i>
<i>Phillips, WI</i>	

## CUSTOMER SUPPORT TEAM

Call our Lake City location directly or call our Customer Support Team Toll Free at 1-800-671-0942.

**Mon - Thur: 8:30am - 4:30pm**

**Friday: 8:30am - 5:00pm**



## KEY DATES

**Conversion Weekend:  
October 4-October 6**

### SEPTEMBER 29

Stop using LCFB Bill Pay

### PRIOR TO OCTOBER 4

- + Activate Forward Bank debit card
- + Archive/Print LCFB eStatements

### OCTOBER 4

- + LCFB Mobile Check Deposit ends at noon
- + LCFB Online Banking goes into Inquiry Only at 5PM

### OCTOBER 6

- + Last day to use LCFB debit card

### OCTOBER 7

- + All banking transactions, products, and services, LIVE with Forward Bank: *debit card, mobile app, online banking, etc.*
- + Update routing number on any automatic payments/direct deposits: *Forward Bank Routing Number is [275971139](http://www.forward.bank)*
- + Verify your online banking scheduled and recurring transactions: [www.forward.bank](http://www.forward.bank)