

LAKE COMMUNITY BANK

Please read the following information before continuing.

Thank you for your interest in Lake Community Bank's Online Banking service. Our primary goal is to provide quality products and services to accommodate our customers.

THIS AGREEMENT CONTAINS IMPORTANT INFORMATION REGARDING ONLINE BANKING AND BILL PAYMENT. ACCESSING OR REQUESTING ACCOUNT INFORMATION, OR INITIATING BILL PAYMENTS THROUGH THIS SITE CONSTITUTES AND SHALL BE DEEMED TO BE AN ACCEPTANCE OF THE TERMS AND CONDITIONS IN THIS AGREEMENT.

Please carefully review the following disclosure information and click "I agree" to proceed to the application page. Please contact a Lake Community Bank representative with any questions.

INTERNET ONLINE BANKING SERVICE DISCLOSURE AND AGREEMENT

This Agreement is entered into between Lake Community Bank and any customer of the Bank who subscribes to Lake Community Bank's Internet Banking Service ("Online Banking"). Each reference in this Agreement to the "Bank", "we", "us" or "our" refers to Lake Community Bank and each reference to "you" and "your" refers to each depositor, borrower, authorized signer, or authorized user for an account (defined as below) who is now or hereafter enrolled in any one or more of Lake Community Bank's Online Banking services with respect to the account. You should read this Agreement and any other materials you received before you use Online Banking. If you use Online Banking or permit another to use Online Banking on your behalf, you agree to the terms and conditions stated in this Agreement. This Agreement will be effective as of the date of the Bank's acceptance of this Agreement as evidenced by the Bank's issuance of an Access ID and password to you. Please read this agreement carefully and print it for future reference.

DEFINITIONS:

"Online Banking" is Lake Community Bank's Internet-based service providing access to your Account(s).

"Access ID" is the series of 6 or more characters that either you select or we assign as a code that is used in conjunction with the password to establish your connection to the Online Banking service.

"Password" is the series of characters that you select as a code used in conjunction with the Access ID and Passphrase to establish your connection to the Online Banking service.

"Account" means any Lake Community Bank account from which you will be obtaining information or conducting transactions using the Online Banking service.

"Time of Day" references are to Central Time or Central Daylight Time, as applicable.

"Business Days" are Monday through Friday, except weekdays that are recognized as Federal holidays by the Federal Reserve Bank of Minneapolis.

Deposit and Loan Agreements:

The terms and conditions in this Agreement are in addition to any deposit account agreements you have with the Bank, including your signature card, the Deposit Account Agreement and Disclosure, the accompanying schedules and disclosures, and any change of terms notices (together, the "Deposit Agreements"). The terms and conditions of this Agreement are also in addition to the terms and conditions of any loan or credit agreements you have with the Bank, including any disclosures made pursuant to such agreements (together, the "Loan Agreements").

Hardware and Software Requirements:

To use Online Banking, you will need Internet access and an Internet browser that supports Secure Sockets Layer with 128-bit encryption. We recommend for PCs, Internet Explorer version 7.0 or higher (available at www.Microsoft.com), Netscape version 8.0 or higher (available at www.Netscape.com), Mozilla Firefox version 2.0 or higher (available at www.Mozilla.com), OR Opera version 4.54 or higher (available at

www.Opera.com), a computer with at least Windows 2000 and a computer with at least a 133 MHz processor and if access is by modem, a 28.8 baud or higher modem.

For Macs, we recommend Netscape version 7.2 or higher (available at www.Netscape.com), Mozilla Firefox version 2.0 or higher (available at www.Mozilla.com), Opera version 7.54 or higher (available at www.Opera.com), Safari version 1.0 or higher (available at www.apple.com/safari), OR Camino version 0.8.1 or higher (available at www.caminobrowser.org).

You are responsible for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Internet service provider, or your choice of systems and computer services.

Password and Security:

Using your password has the same effect as your signature authorizing transactions. You agree to safely keep the password, not to record the password or otherwise disclose or make the password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your password and anyone who has access to your password will have full access to Online Banking, including full access to your accounts. You have no ability to limit any such person's authority. If anyone uses your password with your permission, you will be responsible for any transactions performed by that person.

If a third party should gain access to your Access ID and password, you alone are responsible for changing the password so as to deny the third party's access to your banking information. If an unauthorized person has access to your Access ID and password, you must change the password. If you would like the Access ID changed, you must contact us to make the change.

Do not send or ask for sensitive information, such as account information or account numbers, using electronic mail (e-Mail). Lake Community Bank will never ask for your account information or password information using e-Mail. If you receive an e-mail asking for this information, do not respond and contact us immediately.

Functions:

Using your Access ID and your Password, you can:

- View account information.
- Transfer funds between your deposit accounts.
- Make payments out of deposit accounts to your loan accounts.
- Pay bills from your deposit accounts.
- View transaction information on your Lake Community Bank accounts.
- Originate stop payments on issued checks.
- View images of paid checks

Authorization:

You expressly authorize us to debit the appropriate Deposit or Loan account in the amount of any bank transfer initiated through Online Banking. You agree that we may treat any such bank transfer from Deposit or Loan account the same as a duly executed written withdrawal, transfer, check or loan advance and that we may treat any such bank transfer to a Deposit or Loan account the same as a deposit or loan payment, all in accordance with the terms of this Agreement and your Deposit Agreement(s) or Loan Agreement(s) with us.

Limitations:

Your ability to initiate bank transfers between deposit and/or loan accounts may be limited by federal law or by the terms of your Deposit Agreements or Loan Agreements with us. Bank transfers from deposit accounts that are savings or money market deposit accounts are limited as required by federal regulation. You may not make more than six transfers per statement period by preauthorized or automatic transfer or by telephone or Online Banking. You agree that we may, without notice or other obligation to you, refuse to make any bank transfer for security reasons or as otherwise expressly provided in this Agreement or your Deposit Agreements with us.

In most cases, you may use Online Banking to gain access to deposit accounts in which you have an unrestricted right to withdraw funds and loan accounts in which you have an unrestricted right to borrow money. However, the Bank may, at its sole discretion, deny Online Banking account access or restrict Online Banking account transactions.

Stop payment requests will be honored on the same business day they are received and for two weeks thereafter. Within three business days of the stop payment request, we will mail to you a stop payment request form. You must sign and return the form within five business days in order to continue the enforcement of the stop payment request.

Fees and Charges:

Access to Online Banking is currently furnished at no charge to our customers who maintain an active checking account with us. There is currently no set-up fee for Online Banking. There may be other costs and charges associated with your accounts. Please refer to your Deposit Account Disclosure for details.

Time of Bank Transfers; Posting; Funds Availability:

If you initiate a bank transfer of available funds on or before six (6:00) PM CST on a business day, the bank transfer will be posted the same business day. If you initiate a bank transfer after six (6:00) PM CST on a business day, the bank transfer will be posted the next business day. Transferred funds will be available for withdrawal on the business day the bank transfer is posted to the deposit account.

Our Liability:

We will not be liable for incomplete transfers or stop payment requests resulting from:

- Insufficient available funds, or credit availability, in the account;
- Equipment failure by the Bank's or your equipment that should have been apparent at the time of utilizing the Online Banking services;
- Your failure to initiate the transfer, stop payment request, or payment within the time requirements communicated by us;
- Funds in the Account are subject to set off, legal process or other claim restricting the transaction; and
- Other causes or circumstances beyond our reasonable control.

We shall only be liable to you for the Bank's gross negligence or willful misconduct in performing the services provided for herein.

Errors and Adjustments:

We agree to correct any error made in crediting or debiting any account by making the appropriate adjustments to your account balance. You agree to repay promptly any amount credited to your account in error, and you authorize us to initiate a debit transfer to any account to obtain payment of any erroneous credit.

Error Resolution Notice/Your Liability:

In case of Errors or Questions About Your Electronic Transfers, telephone us at (952) 473-7347 as soon as possible, 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 (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.

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) 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.

Changes and Termination:

In the event that you desire to notify us to terminate the Online Banking service or to change an Access ID, you must notify the Bank at (952) 473-7347 or in writing at Lake Community Bank, 1964 West Wayzata Blvd, Long Lake MN 55356. Do NOT use e-mail to inform us of any changes, as the e-mail transmission is not secure.

Amendment:

We may amend this Agreement at any time. Notice will be sent to you at your current address in our files. Amendments will be effective upon the date indicated in the notice.

Governing Law:

This agreement will be governed by the laws of the State of Minnesota.

BILL PAYMENT SERVICE DISCLOSURE AND AGREEMENT

Definitions:

"Bill Payment" is the On-Line Service that enables the payment of bills using an Internet Enabled Device;

"Bill Payment Account" is the checking account from which bill payments will be debited;

"Bill Payment Service" means the bill payment service offered by Lake Community Bank. Payments may be made to the payee electronically or by mailing a check;

"Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be;

"Due Date" is the date reflected on your Biller statement for which the payment is due; it is not the late date or grace period;

"Payment Account" is the checking account from which all Service fees will be automatically debited

"Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing;

"Scheduled Payment Date" is the day you want your Biller to receive your bill payment and is also the day your Bill Payment Account will be debited, unless the Scheduled Payment Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.

Description of Service:

The Bill Payment Service permits you to use your Internet Enabled Device to direct payments from your designated On-Line Bill Payment Account to third parties you wish to pay. Through the Bill Payment Service, you can pay bills from your Bill Payment Account to businesses or individuals.

All payments you make will be deducted from the account you designate as your Bill Payment Account for the Bill Payment Service. Any payments you wish to make through this Service must be payable in U.S. Dollars to a payee located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time. You should not use the Bill Payment Service to make payments to settle securities purchases, payments to interest bearing accounts, tax payments or court ordered payments. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.

Scheduling Payments:

Funds must be available in your Bill Payment Account on the Scheduled Payment Date. If the date you schedule a payment to be initiated falls on a non-Business Day, funds must be available in your Bill Payment Account the previous Business Day. After funds are withdrawn from your Bill Payment Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

You may choose to schedule payments to recur in the same amount at regular time intervals. When you create a new payee in the Bill Payment Service, it takes up to three (3) Business Days, not including the day the payee was created, to set up the payee to receive payments. You should schedule a payment to a new payee at least ten (10) business days before any payment due date

For all subsequent payments, you agree to allow at least three (3) to five (5) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to three (3) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the Bill Payment Service will send a check that may take up to five (5) business days. If you do not follow these time frames, you will be fully responsible for all late fees, finance charges or other actions taken by the payee. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Bank will work with the payee on your behalf to reverse any late fees or charges.

No Duty to Monitor Payments:

The Bank is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. The Bank will not be liable in any way for damages you incur for any of the following reasons:

- Insufficient funds in your Bill Payment Account to make the payment on the processing date;
- Delays in mail delivery;
- Changes to the payee's address or account number unless we've been advised of the change in advance;
- The failure of any payee to correctly account for or credit the payment in a timely manner; OR
- Any other circumstances beyond the control of the Bank.

If the session during which you schedule a payment or transfer ends by 3:00 p.m., the Bank will be considered to have received it on that day. Otherwise, it will be considered received on the following Business Day. For all entries made using the Services, the time recorded by the On-Line Banking Service will be considered the official time of the transaction.

If your Bill Payment Account does not have sufficient funds to make a payment as of the date the payment is debited from your account, the payment may not be completed. The Bank will attempt to notify you by e-mail or U.S. Postal Mail, but the Bank shall have no obligation or liability if it does not complete a payment because there are insufficient funds in your account to process a payment. In all cases, you are responsible to either make alternate arrangements for the payment or reschedule the payment through the Service. In the case of fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

Cancel or Change Payment Instructions:

Payments may be changed or canceled up through the business day the transaction is scheduled to be initiated prior to payment processing start. To cancel a payment, call or write us at the number listed in this agreement 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. We may charge you \$30.00 for each canceled payment order you request.

If you order us to cancel one of these payments three (3) business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Preauthorized Credits:

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can log on to your online banking account or call us at 952-473-7347 to find out whether or not the deposit has been made.

Periodic Statements:

You will get a monthly account statement for your Checking and Money Market Savings accounts. You will get a monthly account statement for all other Savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

No Signature Required:

When any payment or other On-Line Service generates items to be charged to your account, you agree that we may debit your Bill Payment Account without requiring your signature on the item and without prior notice to you.

Multiple Person Bill Payment Accounts:

If more than one person has access to a Bill Payment Account, each person may individually enroll in the Bill Pay Service. Each enrolled person needs a unique password. Each individual may terminate her/his enrollment in the Bill Payment Service without affecting the Service for any other person enrolled in that Bill Payment Account.

Business Accounts:

If you are a business, any Authorized Representative of your business is authorized on such terms, conditions, and agreements as we may require to:

- Enter into this Agreement, as amended from time to time;
- Access each account of yours in any manner and for any purpose available through the Service, whether now available or available at some time in the future; and
- Use any On-Line Banking service in any manner and for any purpose available through the Service, whether now available or available at some time in the future.

Term and Termination:

Term - This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions:

Termination for Cause - We may immediately terminate your on-line banking privileges (including the Bill Payment Service) without notice to you under the following circumstances:

- You do not pay any fee required by this Agreement when due; or
- You do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

You may be notified if we terminate this Agreement or your use of the Services for any other reason.

Termination for Convenience -To terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). When Bill Payment is terminated, any prescheduled bill payments made through Internet Banking will also be terminated. Your final charge for the Bill Payment Service will be assessed at the end of your statement cycle. You may notify the Bank by one of the following methods:

- By sending an e-mail to customerservice@lcbankmn.com;
- By calling 952-473-7347
- By writing a letter and mail it to the following address:

Lake Community Bank
1964 West Wayzata Boulevard
Long Lake, MN 55356

- Or by giving it to a Customer Service Representative at any of the Bank's locations.

If you are not paying a monthly service charge for any Service offered, we may convert your account to inactive status if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 90-day period. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

Electronic Fund Transfer Provisions for Consumers:

Applicability - These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT"). When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.

Your Liability – The following determines your liability for any unauthorized EFT or any series of related unauthorized EFT's:

- If you notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFT's that occur before notification, whichever is less;
- If you fail to notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of \$500.00 or the total of:
 - \$50.00 or the amount of unauthorized EFT's that occur within the two (2) Business Days; and
 - The total of unauthorized EFT's which occur after the two (2) Business Days, provided the Bank establishes that these EFT's would not have occurred had the Bank been notified within the two-day period.

You must report an unauthorized EFT that appears on your periodic statement no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. If you do not tell us within 60 days, you may not get back any money you lost after 60 days if the bank establishes that EFT's would not have occurred had the Bank been notified within the 60 day period. You may also be liable for the amounts as described above.

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) Business Days. We will notify you with the results of the investigation within ten (10) Business Days and will correct any error promptly. If more time is needed, we may take up to forty-five (45) calendar days to investigate a complaint or question. If this occurs, we will credit your account within ten (10) Business Days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within ten (10) Business Days, we will not credit your account until the investigation is completed. For errors involving new accounts, or foreign initiated transactions, we may take up to ninety (90) days instead of forty-five (45) to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days (instead of 10) to credit your account for the amount you think is in error. If we determine that no error occurred, we will send you a written explanation within three (3) Business Days after the investigation is complete. You may request copies of the documents that were used in the investigation.

You may notify the Bank by telephone, writing, or by email. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not advised.

Telephone Numbers and Addresses – For On-Line Banking Bill Pay questions or if you believe your password has been lost or stolen, call 952-473-7347 or write us at:

Lake Community Bank
1964 West Wayzata Boulevard
Long Lake, MN 55356

In case of errors or questions regarding Bill Payment, call 1-866-558-0962 between the hours of 6:30 a.m. and 10:00 p.m., Monday through Friday.

We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared. We will need:

- Your name and account number
- A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need information
- The dollar amount of the suspected error and date on which it occurred.

Liability:

Our Liability - This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to On-Line Banking or Bill Payment Service accounts. Unless otherwise required by applicable law, we are only responsible for performing the On-Line Banking and Bill Payment services as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence. We will not be liable to you in the following instances:

- If through no fault of the Bank, you do not have enough money in your account to make the transfer.
- If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer despite reasonable precautions we have taken.
- If there is a hold on your account or if access to your account is blocked in accordance with banking policy.
- If your funds are subject to a legal proceeding or other encumbrance is restricting the transfer.
- If your transfer authorization terminates by operations of law.
- If you believe someone has accessed your accounts without your permission and you fail to notify the Bank immediately.
- If you have not properly followed instructions on how to make a transfer as described in this Agreement.
- If we receive incomplete or inaccurate information from you or use a third party involving the account transfer.
- If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under the terms of this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

Indemnification - You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an On-Line Banking or Bill Payment account.

Third Parties - We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of any internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an On-Line Banking or Bill Payment account.

Virus Protection – The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files and your hardware.

General Terms and Conditions:

Bank Agreements - In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your On-Line Accounts. Your use of the On-Line Banking Service or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule contained in this Agreement. We will automatically deduct the fees related to this Service from your Bill Payment Account each month.

Changes and Modifications - The Bank may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have been deemed to have received it three (3) days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

Assignment - We may assign this Agreement to an affiliate of the Bank or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.

Notices - Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.

Disclosure of Information - We will only disclose information to third parties about your account or transfers you make under the following circumstances:

- where it is necessary for the provision of On-Line Banking and for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with the government or court orders, or other reporting requirements;
- if you give us permission;

Governing Law – This Agreement is governed by the laws of the State of Minnesota and applicable federal law.

MOBILE BANKING SERVICE DISCLOSURE AND AGREEMENT

The Mobile Banking Agreement and Disclosure states the terms and conditions that you agree to by using our Mobile Banking service. This agreement supplements the Lake Community Bank Deposit Account Agreement and Disclosures, Internet Banking Agreement and Disclosures and any other agreement between you and Lake Community Bank.

The terms “you” and “your” refer to any person subscribing to the Mobile Banking service. The terms “We”, “us”, “our”, and “Bank” refer to Lake Community Bank. The term Mobile Banking refers to our service that allows you to access your Lake Community Bank accounts and perform transactions via your mobile phone with web browsing/internet capabilities.

Please read this entire Agreement prior to using Lake Community Bank’s Mobile Banking Service. By using Mobile Banking, you acknowledge your receipt and understanding of this disclosure and agree to all terms and conditions of this agreement.

Account Eligibility and Enrollment

Mobile Banking is available to any persons who have subscribed to Lake Community Bank’s Online Banking Service.

Enrollment will be completed by logging in to www.lcbankmn.com. From there you will select Mobile Banking from the Options drop down menu and complete enrollment.

Available Services

With Mobile Banking you can instantly access your Checking, Savings, and Loan accounts, and;

1. Check your balances
2. Review current business day transactions
3. Review transaction history since your last statement
4. Transfer funds

Logging in to Mobile Banking

To access Mobile Banking you must use:

1. The link (one time password) that will be sent to you in a text message after enrollment.
2. Your Lake Community Bank Online Banking access ID.
3. A unique 4-digit Mobile Banking PIN number you choose for Mobile Banking at the time of enrollment.

After each successful login to Mobile Banking, you will receive a new link (one time password) via a text message for your next login. The link (one time password) will be unique for each mobile banking session you initiate.

You are responsible for keeping your access ID, Mobile Banking PIN number and text messages private. Anyone to whom you give your access ID, Mobile Banking PIN number and access to your text messages will have access to your accounts. You are liable for all transactions that you or anyone to whom you reveal your access ID, Mobile Banking PIN number and text message (one time password) performs. If you think that your access ID, Mobile Banking PIN number or text messages have been lost, stolen or compromised, immediately notify us at 952-473-7347.

Limits on Mobile Banking Transactions

Transactions conducted via Mobile Banking are subject to all withdrawal and transfer limitations and excess activity charges described in the Lake Community Bank Deposit Account Agreements and Disclosures.

Limitations on Frequency of Transfers

Transfers from a money market deposit account to another account or to third parties by preauthorized, automatic, Mobile Banking, online banking or telephone transfers are limited to six per month. Preauthorized transfers from a savings deposit account, through an automated clearing house (ACH) or otherwise, telephone transfers, mobile banking, and wire transfers are limited to six per month.

Hours of Accessibility

In general, Mobile Banking is accessible 24-hours per day, seven days a week; however, Lake Community Bank does not guarantee that Mobile Banking will be available at all times. Occasionally, due to system maintenance or reasons beyond our control, the mobile banking service may be unavailable.

Transactions are processed on business days only. Every day is a business day except Saturdays, Sundays, and Federal Holidays. A transfer initiated before 6:00 p.m. CST on a business day is posted to your account the same day. A transfer completed after 6:00 p.m. CST on a business day or on a non-banking day, as specified above, will be posted on the next business day.

Termination of Account Access

We reserve the right to terminate the Mobile Banking Service, in whole or in part, at anytime with or without cause and without prior written notice. In that event, or in the event that you give us a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your Access ID or Mobile Banking PIN as an indication of

an attempted security breach. Termination of the Services does not affect your obligations under this Agreement with respect to occurrences before termination.

Equipment and Software

Lake Community Bank does not guarantee that your mobile phone/mobile phone service plan will be compatible with our Mobile Banking service. You are responsible for understanding the operation and maintenance of your mobile phone. Lake Community Bank is not responsible for any errors or problems related to your mobile phone, mobile provider, or mobile internet access. Nor are we responsible for any fees assessed by your telephone company, internet service provider, or any other outside party.

Mobile phones with internet capabilities are susceptible to viruses. Customers are responsible for making sure that the mobile phone they are using to access Mobile Banking is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively, referred to as "viruses"), which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. Lake Community Bank will not be responsible or liable for any indirect, incidental, special or consequential damages that may result from such harmful components being present on the mobile, nor will Lake Community Bank be responsible or liable if sensitive information accessed via our Mobile Banking service is intercepted by a third party due to any of the above named "viruses" residing or being contracted by the customer's mobile phone at any point or from any source.

We are not responsible for errors or delays or your inability to access the service caused by your equipment. We are not responsible for the cost of upgrading your equipment to stay current with the services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

Electronic Mail (email)

You may choose to communicate with Lake Community Bank using electronic mail. However, be advised that email transmissions are not secure. We strongly discourage you from sending confidential account information to Lake Community Bank via email. Lake Community Bank is not responsible for any error or problems of any kind involving your email. At no time will any Lake Community Bank employee ask for confidential information over email.

New Services

Lake Community Bank may periodically introduce new Mobile Banking services. By using the new services when they become available, you agree to be bound by the terms and conditions concerning these services.

Fees

There is not a fee for using the Mobile Banking Service at Lake Community Bank, however, all other fees associated with your accounts apply. Standard text messaging rates and other taxes and additional fees from your mobile phone service provider may apply when using Mobile Banking. Check with your specific mobile phone service provider for more information on fees.

Contacting Lake Community Bank

To notify Lake Community Bank, call us at 952-473-7347 during regular business hours of 8:00 a.m. – 4:00 p.m. CST. You may also write us at the following address: 1964 West Wayzata Blvd, Long Lake MN 55356

Electronic Fund Transfer Provisions for Consumers:

Applicability - These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT"). When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.

Your Liability – The following determines your liability for any unauthorized EFT or any series of related unauthorized EFT's:

- If you notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFT's that occur before notification, whichever is less;
- If you fail to notify the Bank within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of \$500.00 or the total of:
 - \$50.00 or the amount of unauthorized EFT's that occur within the two (2) Business Days; and
 - The total of unauthorized EFT's which occur after the two (2) Business Days, provided the Bank establishes that these EFT's would not have occurred had the Bank been notified within the two-day period.

You must report an unauthorized EFT that appears on your periodic statement no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. If you do not tell us within 60 days, you may not get back any money you lost after 60 days if the bank establishes that EFT's would not have occurred had the Bank been notified within the 60 day period. You may also be liable for the amounts as described above.

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) Business Days. We will notify you with the results of the investigation within ten (10) Business Days and will correct any error promptly. If more time is needed, we may take up to forty-five (45) calendar days to investigate a complaint or question. If this occurs, we will credit your account within ten (10) Business Days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within ten (10) Business Days, we will not credit your account until the investigation is completed. For errors involving new accounts, or foreign initiated transactions, we may take up to ninety (90) days instead of forty-five (45) to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days (instead of 10) to credit your account for the amount you think is in error. If we determine that no error occurred, we will send you a written explanation within three (3) Business Days after the investigation is complete. You may request copies of the documents that were used in the investigation.

You may notify the Bank by telephone, writing, or by email. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not advised.

Telephone Numbers and Addresses – For On-Line Banking Bill Pay questions or if you believe your password has been lost or stolen, call 952-473-7347 or write us at:

Lake Community Bank
1964 West Wayzata Boulevard
Long Lake, MN 55356