



On-Line Banking Application

1st Name:

SSN/Tax ID #:

Work Phone:

Fax:

City born in:

Mother's Maiden Name:

E-mail Address:

2nd Name:

SSN/ax ID#:

Work Phone:

Fax:

City born in:

Mother's Maiden Name:

E-mail Address:

Other Info -

Home Address:

City, State, Zip:

Home Phone:

Daytime Phone:

Main Checking/Savings Acct #:

Business Name (only if business account):

To Cancel: I understand that access to LRB's On-Line Bank products are an ongoing access & that to withdraw access I need to inform LRB of my wishes in writing.

Transfers: I hereby authorize LRB to allow me to transfer funds between any accounts of which I am an owner. These transfers will be initiated by my use of a password through LRB's On-Line Bank systems on either a recurring or non-recurring frequency.

Electronic Bill Payments (On-Line Bank only): I hereby authorize LRB to debit my checking account(s) for the amount and frequency as entered through LRB's On-Line Bank product. These bill payment requests will be completed only for accounts which allow such transactions and which have adequate funds to complete the requested transaction. These transactions will be initiated by my use of a password through LRB's On-Line Bank system on either a recurring or non-recurring frequency. I understand there is a fee of \$.50 per bill pay & this will be deducted from the originating account.

Passwords: I understand I will be assigned a password now & will be prompted for a new password the first time I enter On-Line Bank. I should not share these with anyone.

By signing below I acknowledge that I have received the Electronic Funds Transfers Notice.

Signature:

Date:

Signature:

Date

Signature:

Date

Bank Use: Opened by: _____ Port #: _____

51 Main Street
PO Box 450
New London, MN 56273
320 354 2011

PO Box 62
Sunburg, MN 56289
320 366 3885

1690 1st Street South
PO Box 1740
Willmar, MN 56201
320 235 5900



E-STATEMENT APPLICATION

On-Line User: _____ Yes _____ No

1st Name _____

SSN _____

Current Phone # _____

Email Address: _____

Acct # _____

Do you wish to continue receiving notices when your Ready Reserve advances? _____
(These will continue to come via regular mail)

E-STATEMENT INSTRUCTIONS:

1. You will need to have On-Line Banking.
2. To receive E-Statements, you will need Adobe Acrobat reader version 6.0 or greater on your computer. If you do not have that, you can go to adobe.com to get it downloaded for free.
3. All accounts must be truncated.
4. Fill out the application and return it to the bank.
5. When your statements are ready, you will get an E-Statement notification via email.

Notification of E-Statements will be sent to the e-mail stated above. If your e-mail changes, please notify the bank immediately to ensure continuation of your E-Statements.

By signing below, I acknowledge I have received the Electronic (Reg E) Notice and I am a current On-Line banking customer.

Signature _____ Date _____

Signature _____ Date _____

Bank Use: Opened by: _____ Port: _____
Input Done _____ Output Done _____

51 Main Street
PO Box 450
New London, MN 56273
320 354 2011

PO Box 62
Sunburg, MN 56289
320 366 3885

1690 1st Street South
PO Box 1740
Willmar, MN 56201
320 235 5900

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Lake Region Bank
51 S Main St
P.O. Box 450
New London, MN 56273
(320)354-2011

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA) - Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA - for example, getting additional cash back on an HSA debit card transaction - can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

SHAZAM ATM CARD transactions - types of transactions - You may access your account(s) by ATM using your SHAZAM ATM CARD and your account number and personal identification number (Personal ID Number (PIN)) to:

- deposit funds to checking or savings
- withdraw cash from checking or savings

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from checking to checking
- transfer funds from savings to savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

SHAZAM Check Card ATM transactions - types of transactions - You may access your account(s) by ATM using your SHAZAM Check Card and your account number and personal identification number (Personal ID Number (PIN)) (as applicable) to:

- deposit funds to checking or savings
- withdraw cash from checking or savings
- transfer funds from checking to savings
- transfer funds from savings to checking
- get balance information about checking or savings

Some of these services may not be available at all terminals.

SHAZAM Check Card point-of-sale transactions - types of transactions - You may access your checking or your Savings account(s) by debit card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution
- do any transaction that can be made with a VISA debit card.

Currency Conversion - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use - You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

ON-LINE BANKING - types of transfers - You may access your accounts by computer at www.lakeregion.com and using your Access Code and Password, which you will be assigned by us, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking, savings to line of credit, loans
- make payments from checking to third party
- get balance information about checking, savings, certificate of deposit, line of credit or loans
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking, savings, line of credit or loans

Bill Pay - types of transfers -

You may access this service by computer at www.lakeregion.com and using your user name and password.

You may access this service to:

- make payments from your checking account(s) to third parties as initiated by you.

(Some payments made by paper check will not be subject to this Electronic Fund Transfer disclosure. See your service agreement for details.)

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network 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).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your savings account(s):

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Termination - You may terminate the electronic fund transfer agreement by giving us written notice. For transfers you preauthorize with a third party, you should revoke authorization by appropriate notice to the third party. We may terminate the electronic fund transfer agreement by giving you written notice or by choosing to cancel your Cash or Check Card privileges because of misuse.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

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:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (320)354-2011 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three 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 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 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 transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - 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:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(6) There may be other exceptions stated in our agreement with you.

Confidentiality

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code 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 of the money in your account (plus your maximum overdraft line of credit). We will be liable for all unauthorized transfers unless the unauthorized transfer was due to the loss or theft of your card and/or code. If due to the loss or theft of your card and/or code, and you notify us within 60 days of when the unauthorized transfer appears on the statement you can lose no more than \$50 if someone used your card and/or code without permission.

If you do NOT notify us within 60 days after the unauthorized transfer appears on your statement, and we prove that we could have stopped someone from using your card and/or code without your permission if you had told us within 2 days of when you discover the loss or theft of your card and/or code, you could lose as much as \$500 for unauthorized transfers that appear on the statement.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 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 period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Right to Bring Civil Action

You may bring a civil action against any person violating any provision of Minnesota Statutes section 47.69 (governing consumer privacy and unauthorized withdrawals). If you prevail in such an action, you may recover the greater of your actual damages or \$500. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

Point-Of-Sale Transactions

Payment for goods or services made in this manner shall not affect any of the rights, protections or liabilities in existing law concerning a cash or credit sale by means other than through the use of a terminal.

You cannot reverse a point-of-sale transaction.

Time Needed to Complete Terminal Transactions

Withdrawals made at a terminal will normally be completed and charged to your account immediately. Deposits made at a terminal will normally be credited to your account the next business day. Transfers between accounts will normally be completed the next business day.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, 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 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) 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. (3) 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 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) 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 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened. We will tell you the results within three 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.

If you have inquiries regarding your account, please contact us at:

LAKE REGION BANK

51 S Main

Box 450

New London, MN 56273

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday

Holidays are not included.

PHONE: (320)354-2011

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.

11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Other Terms

TO REPORT A LOST OR STOLEN CARD - Please call our financial institution directly. During non-banking hours, call SHAZAM @ 1-800-383-8000.

Additional Exceptions to Financial Institutions Liability for failure to make transfers: If through no fault of ours, your home computer does not perform correctly; If the telephone connection is interrupted.

OUR BANKING HOURS ARE AS FOLLOWS:

New London

| | |
|-------------------|-------------------|
| Monday - Thursday | 7:30 am - 5:00 pm |
| Friday | 7:30 am - 6:00 pm |
| Saturday | 8:00 am - 12 noon |

Sunburg

| | |
|-----------------|-------------------|
| Monday - Friday | 9:00 am - 1:00 pm |
|-----------------|-------------------|

Willmar

| | |
|-----------------|-------------------|
| Monday - Friday | 8:00 am - 6:00 pm |
| Saturday | 8:00 am - 12 noon |

Thank you for banking with LAKE REGION BANK

Rev.05/23/2008

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST