



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

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR

LIMITATIONS

(a) **Prearranged Transfers.**

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

(b) **Telephone Transfers.** You may access your account(s) by telephone at _____ using a touch tone phone, your account numbers, and _____ to:

Transfer funds from checking to savings

Transfer funds from savings to checking

Transfer funds from _____ to _____

Transfer funds from _____ to _____

Make payments from checking to loan accounts with us

Make payments from _____ to _____

Make payments from _____ to _____

Get checking account(s) information

Get savings account(s) information

(c) **ATM Transfers.** You may access your account(s) by ATM using your MasterCard Debit/ATM card

_____ and personal identification number to:

Make deposits to checking accounts

Make deposits to savings accounts

Get cash withdrawals from checking accounts you may withdraw no more than _____ per day

Get cash withdrawals from savings accounts you may withdraw no more than _____ per day

Transfer funds from savings to checking

Transfer funds from checking to savings

Transfer funds from checking to checking

Make payments from checking account to _____

Make payments from _____ to _____

Get checking account(s) information

Get savings account(s) information

(d) **Point-Of-Sale Transactions.**

Using your card:

You may access your checking account

_____ account(s) to purchase

goods (in person, by phone, by computer), pay

for services (in person, by phone, by computer),

get cash from a merchant, if the merchant permits, or

from a participating financial institution, and do anything

that a participating merchant will accept.

You may not exceed more than \$ _____ in transactions per day

May not exceed more than \$ _____ in sig based trans. per day

Or as agreed upon by both parties during the life of the account

(e) **Computer Transfers.** You may access your account(s) by computer by logging into our website at www.lakeregion.com to access our On-Line Banking Program

_____ and using your Access ID and Password _____ to:

Transfer funds from checking to savings

Transfer funds from savings to checking

Transfer funds from checking to checking

Transfer funds from savings to savings

Make payments from checking to loan accounts with us

Make payments from savings to Loan Accounts

Make payments from checking to a third party

Get checking account(s) information

Get savings account(s) information

Get loan information

Get CD information

(f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by enrolling in our Mobile Banking program

_____ and using your password _____

_____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from _____ to _____
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get loan information
- Get CD information
- _____
- _____
- _____
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) 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:

- 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. You may:
 - Not exceed more than _____ payments by electronic check per _____.
 - Make payments by electronic check from _____ per _____.
- Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
 - Make no more than _____ payments per _____ for electronic payment of charges for checks returned for insufficient funds.
 - Make electronic payment of charges for checks returned for insufficient funds from _____ per _____.
- _____
- _____
- _____

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 per calendar month or statement cycle of at least 4 weeks.
- If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- _____
- _____
- _____
- _____
- _____
- _____
- _____

FEES

- We charge _____ each _____ to our customers whose accounts are set up to use _____.

We charge _____ each _____
_____ but only if the _____
_____ balance in the _____
_____ falls below _____
_____ during the _____.

Please refer to our fee disclosure and the specific account
disclosure regarding fees that may apply to these electronic fund
transfers.

Except as indicated above, we do not charge for 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).

DOCUMENTATION

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)
 automated teller machine
 point-of-sale terminal.

You may not get a receipt if the amount of the transfer is \$15 or less.

(b) 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 call us at the telephone number listed at the end of this document to find out whether or not the deposit has been made.

(c) In addition,

You will get a monthly account statement from us, unless there are no transfers 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 the only possible electronic transfer to or from the account is a preauthorized credit.

If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

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

◆ Payments made at a terminal will normally be completed _____

REVERSAL OF POINT-OF-SALE TRANSACTIONS

You cannot reverse a point-of-sale transaction.

You can reverse a point-of-sale transaction by _____

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

PREAUTHORIZED PAYMENTS

(a) 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's how:

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

We charge \$25 _____ for each stop payment.

(b) 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.)

(c) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 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.

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:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine 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 transfer, despite reasonable precautions that we have taken.
- ◆ 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.
 as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. 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 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 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.

Visa® Debit Card

◆ Additional Limits on Liability for _____ . 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 outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

MasterCard® Debit Card

◆ Additional Limits on Liability for MasterCard Card _____ . You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. MasterCard is a registered trademark of MasterCard International Incorporated.

(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 at the end of this disclosure. You should also call the number or write to the address listed at the end of 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 § 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 \$500.00. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, 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 involving a Visa® point-of-sale transaction processed by Visa or 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 involving a Visa point-of-sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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.

AMENDMENTS AND TERMINATION

We reserve the right to amend any terms in this disclosure and to terminate your card privileges upon giving written notice to you within a reasonable period of time in advance of the effective date of the amendment or termination. You may terminate your card privileges by notifying us and returning your card.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed _____

Dated _____

INSTITUTION (name, address, telephone number, business days)

LAKE REGION BANK

51 MAIN ST BOX 450
NEW LONDON, MN 56273

Banking Hours are as follows (excluding Holidays):

New London

Monday - Thursday: 7:30am-5:00pm

Friday: 7:30am-6:00pm

Saturday: 8:00am-12 noon

Sunburg

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

Willmar

Monday-Friday: 8:00am-6:00pm

Saturday: 8:00am-12 noon

ADDITIONAL INFORMATION:

TO REPORT A LOST OR STOLEN CARD: Please call our financial institution directly at 1-800-733-7064.

Advisory Against Illegal Use - you agree not to use your MasterCard check/debit card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example an On Line Merchant, does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

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.

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.

Currency Conversion & International Transactions-when you use your MasterCard(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 MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard 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.

Lake Region Bank

Common Features

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace Debit / ATM Card	\$ 5.00
Cash Withdrawal at any non-Lake Region Bank/Home State Bank ATM	\$ 1.00
Business Debit Card Program (initial setup)	\$ 25.00
Business Debit Card monthly fee	\$ 1.25 per card
Check printing - Fee depends on check style ordered	
Certified Check	\$ 10.00
Counter Check	\$ 0.25
Money Order	\$ 5.00
Reissue of Money Order	\$ 15.00
Travel Card	\$ 9.95
Deluxe Gift Card	\$ 3.95
Overdraft Charge, "Cont Overdraft Charge" - assessed every 7 calendar days the account is overdrawn	\$ 27.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, Debit Card purchase, preauthorized withdrawal or other electronic means.	
Nonsufficient Funds NSF (per item), "Returned Item Fee" - applies to items Returned	\$ 27.00
Overdraft Fees (per item), "Overdraft Fee" - applies to items Paid	\$ 27.00
The categories of transactions for which the Returned Item Fee and Overdraft Fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, Debit Card purchase, preauthorized withdrawal or other electronic means.	
Nonsufficient Funds (daily maximum)	\$ 135.00
Deposited Checks returned unpaid	\$ 4.00
Account Activity Printout (additional \$1.00 for mailing)	\$ 2.00
Account Research (per hour) (\$20.00 minimum plus stmt / check printing fee)	\$ 20.00
Account Balancing Assistance (per hour) (\$20.00 minimum)	\$ 20.00
Copy of previous statement (additional \$1.00 for mailing)	\$ 2.00
Imaged Statements	
Printed Imaged Statement (per statement)	\$ 5.00
Duplicate Statements	\$ 5.00
Duplicate Statements with Check Images	\$ 10.00
Copy of Check(s) Paid	\$ 1.00 per page

Account Closure within 90 days of account opening	\$ 25.00
Force Re-Open of an Account	\$ 10.00
Inactive Account Fee (monthly) Checking / Savings An account is statused as inactive if for 24 months there have been no deposits or withdrawals to the account. The charge is assessed if the balance is less than \$200.00.	\$ 10.00
Telephone Transfer	\$ 1.00
On-Line Banking	
Electronic Bill Payments (per Bill Pay items)	\$ 0.50
POP Money Transfers (per Transfer)	\$ 0.50
Stop Payment - all items	\$ 25.00
Stop Payment on a series of consecutive check #'s	\$ 30.00
Wire Transfers	
Outgoing Wire Transfer (Domestic)	\$ 20.00
Outgoing Wire Transfer (International)	\$ 40.00
Incoming Wire Transfer (Domestic)	\$ 10.00
Incoming Wire Transfer (International)	\$ 10.00
Garnishments / Levies	\$ 50.00
Indemnity Bond	\$ 10.00
Ready Reserve (Annual)	\$ 25.00
Foreign Currency Orders (plus foregin bank charges)	\$ 25.00
Collection Items	\$ 25.00 plus our cost
Non-Imageable Check Fee	\$ 20.00 per item
Night Deposit / Deposit Bags	
Deposit Bags with Locks	\$ 15.00
Deposit Bags without Locks	\$ 5.00

These fees are subject to change and any notice of change will be provided as required.