

eStatement Terms and Conditions, Agreement and Disclosure Notice

The following constitutes a supplemental amendment to the terms and conditions of Lake Community Bank's personal and business deposit accounts and electronic banking services agreements. PLEASE READ THIS AGREEMENT CAREFULLY BEFORE REGISTERING FOR THIS SERVICE. We recommend that you print this document or otherwise retain it for your records.

This eStatement Terms and Conditions Agreement ("Agreement") and Disclosure Notice is between Lake Community Bank ("Bank") and Lake Community Bank Customers (Business and/or Consumer) regarding Customer's election for the receipt of statements, notices and disclosures electronically.

1. DEFINITIONS: As used in the Agreement, the following terms shall mean: "Agreement" refers to this eStatement Terms and Conditions Agreement and Disclosure. The words "we," "us," "our," "Lake Community Bank" and "Bank" refer to Lake Community Bank, the depository institution which will provide the Service pursuant to the Agreement. The words "you" and "your" in this Agreement refer to Business and/or Consumer Customers who will be using this Service pursuant to this Agreement. "Service" refers to the eStatement Delivery Service.

2. DESCRIPTION OF SERVICE: Registering for this service indicates your desire to discontinue paper statement delivery. You understand that by agreeing to the terms and conditions contained in this document, you are agreeing that instead of receiving a paper statement each month, you will receive an e-mail notice, to be delivered to your designated e-mail address, alerting you to the availability of new statements or documents for you to review. E-mail notices will be sent for checking accounts selected by you for electronic delivery. These e-mail notices will be sent to you and may be sent to any and all signors on the account who have registered for the Service. Each E-Mail notice will contain instructions for how to access your eStatement and/or notices.

Accounts may only be set up for eStatement delivery via Lake Community Bank Online Banking. Electronic statement delivery will continue until delivery options are amended by you or at the Bank's discretion.

By submitting this Agreement you also agree to receive electronically any and all disclosures that the Bank might send you (for example, Electronic Funds Transfer Disclosure, Funds Availability Disclosure, Truth in Savings Disclosure, Privacy Notice, Truth in Lending Disclosure, Fair Credit Reporting, Home Mortgage Disclosure, Fair Housing Disclosure and Equal Credit Opportunity Disclosure, etc.), and any and all notices the Bank might send to you with or on your checking account statement (for example, changes to our Deposit Account Agreement, notices of changes in services or fees, etc.). The same terms and conditions apply with respect to eStatements as for those delivered in printed form, and the deposit agreement and disclosures that you have previously entered into with or received from the bank remain in effect.

3. E-MAIL COMMUNICATIONS REQUIRED INFORMATION: As part of your registration for this Service, you agree to take the following steps and provide the following information:

1. *E-mail address:* You must provide us a correct e-mail address that will be used to deliver e-mail notifications when a new statement is available. You understand that it is your responsibility to update your e-mail address to ensure proper delivery of e-notifications. Should you change your e-mail address for any reason, you will notify us immediately to ensure that your Service and our communication are not interrupted. You may change your e-mail address by logging in to Lake Community Bank Online Banking, selecting the "User Options" tab.

2. *Verification of current physical mailing address:* By accepting the eStatement Terms and Conditions Agreement and Disclosure you are verifying that, as of the date of your acceptance, you have provided us with your most current physical address information, and you agree to promptly provide us with your current physical address in the event it should change. You understand that notifications will be sent to this physical address only in the event that an e-mail notice sent to your e-mail address has been returned as undeliverable. You agree that we will be deemed to have acted reasonably if we attempt to deliver the e-mail notice to your e-mail address and if that e-mail notice attempt comes back to us as non-deliverable, then we need only send your statement in printed form to your physical address on file with us (if any).

4. EQUIPMENT AND ACCESS REQUIREMENTS: In order for the Service to work properly, you must have hardware able to reliably run the software below:

- An internet connection provided by your Internet Service Provider, a web browser such as Microsoft Internet Explorer, and a valid email address and access program
- You will need a minimum of Adobe Reader 7.0 to open your eStatement. You must confirm your ability to read these files. You demonstrate that ability by having the ability to read and agree to this Agreement. If you do not have a valid program to view these files, you may download a free version of Adobe Reader from:
<http://www.adobe.com/products/acrobat/readstep2.html>
- The ability to download or print statements, notices and disclosures

You are also responsible for maintaining your own connection to the Internet. Internet connections are not part of the services of Lake Community Bank eStatement Delivery. Furthermore, we recommend that you also have a printer connected to the computer from which you are accessing your Lake Community Bank eStatement account so that you may print and save the disclosures and other information you receive electronically, including your statement. You understand that you are responsible for installation, maintenance and operation of your computer and its software. You assume full responsibility of ensuring these requirements are met should any changes be made to your existing computer system. The Bank is not responsible for any errors or failures of your computer or its software.

You agree that the equipment and access requirements have been satisfied in order to receive statements and disclosures electronically and you are responsible for any costs associated with this software. You are responsible for accessing, opening and reading statements and disclosures. It is your responsibility to notify the Bank if any statement is not accessible, is incomplete or is unreadable. In the event any of the above problems exist and you are unable to retrieve a copy of your statement, the Bank will supply a copy of your statement at your request; however, a fee may apply subject to the Bank's current schedule of fees, and the Bank may not be able to provide you with a statement if a substantial period of time has passed from when that statement was first made available to you. The Bank is not accepting any responsibility to archive your statements beyond the time required by applicable law. You understand that you must complete the entire registration process through Lake Community Bank's website or through Internet Banking, including an affirmative statement that you meet the minimum system requirements by agreeing to the terms and conditions in this Agreement.

If the Bank makes a change in the hardware or software requirements needed to access or retain electronic records that creates a material risk that you may not be able to access or retain a subsequent electronic record that was the subject of the consent, the Bank will provide you with a description of the revised hardware and software requirements and the right to withdraw consent without the imposition of any fees or consequences. The Bank may require you to provide re-consent to this Agreement in order to verify that you have the ability to receive electronic records in a manner that reasonably demonstrates that you can access information in the electronic form that will be used to provide the information that is the subject of the consent.

5. OBTAINING A PAPER COPY OF YOUR DOCUMENTS: If you wish to receive a paper copy of a disclosure or other information that is presented to you electronically, please call 952-473-7347 or write to Lake Community Bank, 1964 W Wayzata Blvd, Long Lake MN 55356. Statements and notices will only be mailed to the address we have on file. A fee may apply subject to the Bank's current schedule of fees, and the Bank may not be able to provide you with a statement if a substantial period of time has passed from when that statement was first made available to you.

6. SECURITY MEASURES: We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered disclosures, notices or account statement(s).

You agree that Lake Community Bank has no control as to the persons who have access to your computer and your password once they are in your possession. Lake Community Bank will not be liable for any unauthorized access to your computer or Lake Community Bank Online account using your password. You agree that it is your responsibility to initiate and maintain adequate procedures to prevent any unauthorized access to your computer or unauthorized use of your password.

7. TERMINATING THE SERVICE: Notify Lake Community Bank (either in writing, by fax, via e-mail or by requesting this change through a Personal Banker) if you wish to terminate your consent to receive electronic delivery of your statement(s). The address, fax number and e-mail address for the Bank are listed at the end of this agreement. It may take up to two weeks for the Bank to process your request, after such time you will no longer receive your statements electronically. There is no fee for discontinuing the eStatement service; however, certain statement fees may apply subject to the current Lake Community Bank Schedule of Fees.

Lake Community Bank may terminate your eStatement service after two attempts to send the e-mail notification have been returned to the Bank. You will then revert back to receiving a printed statement via the U.S. mail. If you wish to re-instate the Bank's eStatement Delivery Service you must submit the eStatement Terms and Conditions Agreement and Disclosure again.

8. AMENDMENT, CANCELLATION RIGHTS AND LIMITS OF LIABILITY: You understand that we reserve the right to amend this Agreement at any time by providing you notice of those amendments. We reserve the right to discontinue or modify this service at our sole discretion. By using the Service after you have been notified of any amendment(s) that have been made, you are agreeing to the terms in the revised Agreement. You will be notified of any amendment or any change in a term or condition disclosed in this Agreement via e-mail to the e-mail address you have provided. You will receive one paper notification if the e-mail is rejected by your e-mail service or if we don't have a current e-mail address on file. Because of the unpredictability of the Internet, the Bank does not guarantee continuous or uninterrupted access to your bank statements through the internet. The most current version of this Agreement is available by contacting Lake Community Bank - contact information provided below.

9. ACCEPTANCE OF TERMS AND CONDITIONS: YOU AGREE THAT IN NO EVENT WILL THE BANK OR ANY OF ITS EMPLOYEES, OFFICERS, OR DIRECTORS BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF THE ESTATEMENT DELIVERY SERVICE.

BY EXPRESSING YOUR CONSENT, YOU AGREE THAT YOU HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS SET FORTH IN THIS AGREEMENT AND YOU ACCEPT THIS AGREEMENT WITHOUT MODIFICATION. BY ACCEPTING THIS AGREEMENT, YOU CONSENT TO THE ELECTRONIC DELIVERY OF STATEMENTS AND OTHER BANK-RELATED DOCUMENTS. YOU UNDERSTAND THIS AGREEMENT IS EFFECTIVE AT THE DATE AND TIME OF THE BANK'S RECEIPT OF THIS ELECTRONIC AGREEMENT AND ELECTRONIC SIGNATURE. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, YOU MAY NOT USE THIS SERVICE.

LAKE COMMUNITY BANK

1964 W. Wayzata Blvd Long Lake, MN 55356-9494

952-473-7347

www.lcbankmn.com

Your eStatement confirmation code is:
LCBank1964

(enter this code exactly as shown above in the space indicated on the enrollment page)