

# E-Statement Frequently Asked Questions

## **What records will you provide to me electronically?**

If you agree to the terms and conditions and provide your consent, you will receive electronic records that relate to our Lake Community Bank Online Banking Services ("Services"). Lake Community Bank E-Statements are offered for eligible deposit accounts allowing you to replace your mailed (paper) statement with an electronic version that you can view, save to your computer or print at your convenience. Subject to applicable law, the Lake Community Bank E-Statements that we maintain in our internal records shall be the controlling records on this account. We are not responsible for any unauthorized electronic or other alteration of statements or other records available through the Services. Any legal notices and disclosures that normally accompany your mailed statement will be delivered to you electronically. After enrolling in Lake Community Bank E-Statements, you will no longer receive a mailed (paper) statement. Lake Community Bank E-Statements will replace your mailed statement in its entirety.

## **Do I have an option to receive these records in non-electronic form?**

Yes. Enrolling in Lake Community Bank's E-Statement delivery program is optional. You will be enrolled only if you affirmatively consent to the terms and conditions in the agreement. If you wish to continue to have your statement mailed to you, simply do not consent to electronic delivery.

## **May I still obtain a paper copy of documents from the bank if a special need arises?**

Yes. Additional fees may be charged based on the requested information. Contact a Personal Banker for assistance.

## **If I consent to receive Lake Community Bank E-Statements and legal notices and disclosures now, and change my mind, what can I do and what are the consequences?**

You may change your mind and withdraw consent at any time. You can withdraw your consent by calling us at 952-473-7347 or by contacting us at [CustomerService@lcbankmn.com](mailto:CustomerService@lcbankmn.com). You will not be charged a fee for withdrawing your consent. When you turn off E-Statements, you will automatically begin receiving mailed (paper) statements and legal notices with your next statement cycle.

## **Are there any hardware or software requirements for me to access or retain the electronic records?**

Yes. You will need a computer with sufficient memory to store electronic records, and with a working connection to the internet. You will need a current web browser (Internet Explorer, Mozilla Firefox, etc.) and a valid e-mail account. You will need to have Adobe Acrobat Reader version 7.0 or greater installed. (A link to this program will be included with your statement notifications) Finally, you will need a printer if you want to print copies of electronic records.

You are responsible for configuring your system to accommodate these requirements. If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a

subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to consent to receiving communications or information by electronic records.

**How will the electronic records be provided to me?**

We will notify you by email that your current month's statement is available the day after the statement is cut.

**Are there other special requirements for Lake Community Bank E-Statements?**

You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner, or your statement delivery will revert to paper.

If you download or print any confidential materials be sure that you store them in a secure environment, just as you would paper-based financial records.