

## **eDocuments Agreement**

This Lake Ridge Bank Online E-Sign Agreement contains important information about Electronic Statements and Notices, also referred to as eDocuments. You should keep a copy of this agreement for your records.

This agreement applies to each account you select now or in the future (“Accounts”) for which electronic documents are available. The words “we”, “us”, and “our” mean Lake Ridge Bank and the words “you” and “your” mean the individual(s) or entity that is identified on the Accounts as the owner or authorized signer or holder on the Accounts. As used in this agreement, “Document” means any periodic statement, notice, disclosure, billing statement, agreement, confirmation, or other information related to your accounts, including but not limited to information that we are required by law to provide to you in writing. Not all documents are available electronically. Items not available electronically will continue to be mailed to you.

When signing up for eDocuments, if the account has multiple owners, the assumption is made that all owners are requesting to have the documents delivered electronically.

### **Scope of Documents Provided in Electronic Form**

When you request eDocuments, you are authorizing Lake Ridge Bank to email you that one or more documents are ready for you to view online. By choosing this, you will not receive paper copies of those documents. All regulations and consumer protection acts applying to paper documents will also apply to documents received via electronic means.

You agree that we will be deemed to have acted reasonably if we attempt to deliver an email notice to your primary email address and that notice comes back to us as undeliverable. It is up to you, the Customer, to log into your online banking account and retrieve your eDocument even if you do not receive the notice.

If your eDocument notification is returned to us as undeliverable, we will attempt to make contact with you, referencing the phone number or address as shown on our records. If our contact proves unsuccessful, we may choose to terminate the eDocument service on your account in which case you will receive paper documents delivered via the U.S. Postal Service at the mailing address shown on our records. Fees may apply. See our current Account Fees and Options brochure for applicable fees. If this is the case, and you wish to resume receiving eDocuments you will need to complete the enrollment process.

It is our practice to combine identically titled deposit accounts onto one statement. If you have multiple deposit accounts, now or in the future, that are identically titled the bank may combine the deposit accounts onto one electronic statement.

All eDocuments we provide to you in electronic form will be accessed through your Lake Ridge Bank online banking account.

All documents in either electronic or paper format from us to you will be considered “in writing”. You should print or download a copy of this agreement for your records.

### **Hardware and Software Requirements**

In order to access, view, print and retain eDocuments that we make available to you, you must have:

- An active Lake Ridge Bank online banking account

- An electronic device with connections to the internet capable of receiving, accessing, displaying, and either printing or storing documents received in electronic form from Lake Ridge Bank
- A current version of computer operating software and internet browser (Internet Explorer is recommended)
- Internet browser that supports 128 bit encryptions
- A valid email account
- Sufficient electronic storage capacity on your device
- Adobe Acrobat® Reader®.

Lake Ridge Bank will notify you if there is a material change in hardware or software requirements that creates a risk that you will not be able to access or retain subsequent eDocuments. If you are unable to update your system you will then have the right to withdraw your consent to receive eDocuments without incurring any fees or consequences not previously disclosed.

### **Update Your Records**

It is your responsibility to provide us true, accurate and complete email address, contact and other information related to this agreement and your accounts, and to maintain and update promptly any changes in this information. You may update your email address under the Profile tab within our Online Banking application. You may update your email address, contact and other information by calling us at 608-401-4716.

### **Requesting Paper Copies**

If you wish to receive a paper copy of any document that has been sent to you electronically, you can contact us by calling our Customer Support department at 608-223-3000, initiating a live chat via Online Banking during normal business hours or by mail by writing to:

Lake Ridge Bank  
Attn: Customer Support  
6430 Bridge Road  
Monona, WI 53713

You are entitled to receive, upon request, a paper copy of the documents we email you. You will be charged in accordance with our fee schedules for any paper copies requested.

### **How to Withdraw Your Consent**

After you enroll, you can always terminate your enrollment and stop receiving your documents electronically by notifying Lake Ridge Bank by using your online banking account and initiating a live chat, calling 608-223-3000, or by sending notification to the address listed above.

After your request to cancel your enrollment is processed you will begin receiving paper copies of your documents again. Refer to the current version of the Account Fees & Options brochure for any fees or consequences related to cancellation of electronic delivery. We may treat repeated requests for paper copies as a request to cancel electronic delivery.

### **Termination**

We reserve the right, in our sole discretion, to discontinue the provision of your eDocument, or to terminate or change the terms and conditions by which we provide eDocuments. We will provide you with notice of any termination or change as required by law.

Adobe Reader is required for eDocuments. You can download Adobe Reader from Adobe.com (<https://get.adobe.com/reader/>)