



Lake Ridge
BANCORP, INC.™

OTCQX INFORMATION

QUESTIONS AND ANSWERS

1. Will Lake Ridge Bancorp, Inc. have a ticker symbol?

- Yes – LRBI will be the ticker symbol.

2. How do I locate the listing information?

- Type LRBI into your search engine and select Lake Ridge Bancorp, Inc, or
- Visit the Lake Ridge Bank website www.lakeridge.bank/lrbancorp, or
- Visit the OTC Markets website www.otcmarkets.com and search for LRBI

3. How can I buy or sell Lake Ridge Bancorp, Inc. shares?

- When Lake Ridge Bancorp, Inc. (LRBI) is on an exchange, shares will be traded via a broker-dealer network. Many commonly known broker-dealers such as Fidelity, Schwab and E*TRADE are part of this network. Please note that Lake Ridge Bank Wealth Management and Lake Ridge Financial are also part of this network and would be happy to open an account for you if you don't have one already.
- If you would like an introduction to one of our Advisors, please contact **Joanne Bell** at **(608) 223-2187** or shareholderservices@lakeridge.bank.

4. I already own LRBI stock within your Wealth Management department, what do I need to do?

- Nothing. Because our Wealth Management department holds all LRBI shares for our customers in book entry and not certificate forms, there is nothing you need to do, and we would be happy to continue to hold your shares for you.

5. Can I use the managed account I already have with your Wealth Management department to purchase shares?

- Yes – we can hold shares of LRBI within your managed account if you direct us to do so. You will just need to sign a simple form indicating you directed us to purchase the shares.

6. Will this transition impact how dividends are paid?

- No – you will continue to receive your dividends the same way you always have.
- However, if you are not enrolled in the Dividend Reinvestment Program, the Bank encourages all dividends to be paid via direct deposit to a bank account of your choice. If you are still receiving a physical check, please contact **Joanne Bell** at **(608) 223-2187** or shareholderservices@lakeridge.bank to set up your direct deposit.

7. Will my account number at our transfer agent (AST+EQ) change?

- No – all account numbers will remain the same.

8. If I still hold my shares in certificate form, do I need to convert them to book entry (electronic form)?

- No – Just because the stock is now on an exchange, you do not need to convert them to book entry at this time.
- However, at the time you would want to sell any shares, the certificates would need to be surrendered to the transfer agent (AST+EQ) to process the sale.
- You can work with our transfer agent (AST+EQ) to facilitate this; their contact number for Shareholder Services is **1-888-999-0032**, (**1-718-921-8124** if outside USA).

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OTCQX INFORMATION

QUESTIONS AND ANSWERS CONT.

9. If I am currently enrolled in our Dividend Reinvestment Program (DRIP) will this have any impact on the program?

- No – being on the OTCQX will not impact your participation in the DRIP.
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10. As an out of state resident, will I be able to participate in the DRIP?

- No – due to SEC regulations, the DRIP program is still restricted to Wisconsin residents only.
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11. Will I continue to have access to my account online through EQ Issuer Central®?

- Yes – access to your account online will not be impacted.
 - Register your Lake Ridge Bancorp, Inc. account online via the EQ Issuer Central website www.astfinancial.com
 - This will allow you to make updates to your profile such as updates to your address and banking information for dividend direct deposits, and to view tax info and EQ documents.
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12. Does this change impact or dilute the shares I currently own in Lake Ridge Bancorp, Inc.?

- No – you will continue to hold the same number of shares of stock of Lake Ridge Bancorp, Inc. Lake Ridge Bancorp, Inc. is not currently offering additional shares of common stock to investors. Rather, the use of OTCQX is for existing and potential investors to acquire shares from current shareholders who are interested in selling.
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13. If I would like to change the registration (retitle) of my account, how would I handle this?

- Please reach out to **Joanne Bell** at (608) 223-2187 or shareholderservices@lakeridge.bank for more information.