

What you need to know about overdrafts and overdraft fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as an overdraft line of credit or a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay an overdraft for the following types of transactions.

- Checks and other transactions made using your checking account number
- Automatic bill payments.

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM Transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we do **not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Lakeland Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft, with a limit of 5 charges per day.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$7 per business day, up to a maximum of \$98.
- There is a **\$182 limit** per business day on the total fees we can charge you for overdrawing your account.

What if I want Lakeland Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-866-224-1379, or complete the form below and present it at a branch or mail it to:

Lakeland Bank
250 Oak Ridge Road
Oak Ridge, NJ 07438

Attn: Deposit Ops - Overdraft Services.

I **do not** want Lakeland Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Lakeland Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name _____ Date _____

Last four digits of your Account Number: _____

Last Four digits of your Social Security Number: _____

FACTS

WHAT DOES LAKELAND BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Account Balances
- Credit History
- Income
- Payment History
- Overdraft History

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lakeland Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeland Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 1-866-224-1379 or go to www.lakelandbank.com

Who we are	
Who is providing this notice?	Lakeland Bank and its affiliate Lakeland Preferred Equity, Inc.
What we do	
How does Lakeland Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Lakeland Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Deposit Money • Use your credit or debit card • Pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include Lakeland Preferred Equity, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Lakeland Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include a credit card company.</i>

Policy Statement

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of a Deposit

For determining the availability of your deposits, every day is a Business Day, except Saturdays, Sundays, and federal holidays. If you make a deposit before the branch closing time on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the branch closing time, or on a day we are not open, we will consider the deposit to be made on the next Business Day we are open. If you make a deposit at an ATM owned and operated by us before 6:00 p.m. on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM owned and operated by us after 6:00 p.m., or on a day we are not open, we will consider the deposit to be made on the next Business Day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the types of check that you deposited.

Longer Delays May Apply

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first Business Day.

If we are not going to make all of the funds from your deposit available on the first Business Day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment, or natural disaster.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit.

Deposits at Automated Teller Machines Not Owned by Us. Funds from any deposits (cash or checks) made at an ATM we do not own or operate will not be available until the fifth business day after the day of your deposit. All ATMs that we own or operate are identified as our machines.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the fifth Business Day after the day of your deposit. If your deposit of these checks (other than a U. S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second Business Day after the day of your deposit.

Funds from all other check deposits will be available on the fifth Business Day after the day of your deposit.

Account Type
INTEREST BEARING

	Interest Rate	Annual Percentage Yield (APY)
Personal Checking with Interest	.03 %	.03 %
Platinum Checking	.05 %	.05 %
Personal Statement Savings	.05 %	.05 %

NON-INTEREST BEARING

Classic Checking
 Elite Checking

Rate Information
Personal Checking with Interest, Platinum Checking, and Personal Statement Savings

The account is variable rate. The interest rate and annual percentage yield are determined by the bank and may change at any time at the Bank's discretion. The interest rate and annual percentage yield stated above are accurate as of the date you open your account. If you would like more current interest rate and APY information, please call your branch of account.

Minimum Deposit to Open Account

Personal Checking with Interest, Platinum Checking, Elite Checking, Classic Checking: \$50

Personal Statement Savings: \$100

Minimum Balance to Obtain Annual Percentage Yield
Personal Checking with Interest, Platinum Checking, and Personal Statement Savings

You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Compounding & Crediting Frequency
Personal Checking with Interest and Platinum Checking

Interest will be compounded monthly and credited to your account monthly.

Personal Statement Savings

Interest will be compounded quarterly and credited to your account quarterly.

If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements to Avoid Imposition of Fees
Personal Checking with Interest, Classic Checking, and Personal Statement Savings

A Service Charge will be imposed each month if the average daily balance for the month falls below the minimum balance requirement. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Platinum Checking

A Service Charge will be imposed each month if the eligible combined balances fall below \$15,000. Eligible balances include the previous month's average available balance(s) in all your personal checking, savings and money market accounts; previous month's average daily balance in CD and IRA account(s), and any outstanding current loan balances for personal loans, home equity loans/lines of credit and mortgage loans (Overdraft Protection lines are excluded). The average available balance is calculated by adding all daily available balances in the period and dividing that figure by the total number of days in the period.

Refer to the Consumer Fee Schedule: Service Charges section for the minimum balance requirements and monthly service charge pertaining to your account.

Balance Computation Method

Personal Checking with Interest, Platinum Checking, and Personal Statement Savings

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-Cash Items

Personal Checking with Interest, Platinum Checking, and Personal Statement Savings

Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example checks).

Transaction Limitations

Personal Statement Savings

You may not make more than six withdrawals or transfers per month to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. (Note: You may make unlimited withdrawals (payments directly to you or transfers of funds from your Account to any of your other deposit or loan accounts with us) either in person at our locations, by mail, messenger, or use of an ATM card.) If total monthly withdrawals / transfers exceed the limit (six) an excess transactions limit monthly fee will apply (Refer to the Consumer Fee Schedule).

Personal Checking with Interest, Platinum Checking, and Personal Statement Savings

We reserve the right to at any time require not less than seven days notice in writing before any withdrawal from any interest bearing account.

Rate Information

	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
Tier I	\$1.00 - \$14,999.99	<u>.05</u> %	<u>.05</u> %
Tier II	\$15,000 - \$24,999.99	<u>.10</u> %	<u>.10</u> %
Tier III	\$25,000 - \$99,999.99	<u>.15</u> %	<u>.15</u> %
Tier IV	\$100,000 - \$249,999.99	<u>.20</u> %	<u>.20</u> %
Tier V	\$250,000 - \$499,999.99	<u>.20</u> %	<u>.20</u> %
Tier VI	\$500,000.00 and Over	<u>.25</u> %	<u>.25</u> %

The account is a variable rate. The interest rate and annual percentage yield are determined by the Bank and may change at any time at the Bank's discretion. The interest rates and annual percentage yields stated above are accurate as of date of your online account disclosure acceptance.

This is a tiered rate account and the interest rate paid is based on the amount of funds on deposit in the account. As your balance increases above a certain amount, the interest rate is paid on the entire balance for the applicable rate tier shown above.

Minimum Deposit to Open Account

The minimum amount to open this account is \$1,000.00.

Compounding & Crediting Frequency

Interest will be compounded monthly and credited to your account monthly.

Effect of Closing an Account

If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements to Avoid Imposition of Fees

A service charge will be imposed each month if the average daily balance for the month falls below the minimum balance requirement. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. (Refer to the Consumer Fee Schedule; Service Charges for the average daily balance requirement and monthly service charge pertaining to your account.)

Balance Computation Method

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-Cash Items

Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example checks).

Transaction Limitations

You may not make more than six withdrawals or transfers per month to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. (Note: You may make unlimited withdrawals (payments directly to you or transfers of funds from your Account to any of your other deposit or loan accounts with us) either in person at our locations, by mail, messenger, or use of an ATM card.) If total monthly withdrawals/transfers exceed the limit (six) an excess transactions limit monthly fee will apply (Refer to the Consumer Fee Schedule).

We reserve the right to at any time require not less than seven days notice in writing before any withdrawal from any interest bearing account.

SERVICE CHARGES

<u>Elite Checking</u> [1]		<u>Platinum Tiered Money Market /</u>	
Monthly Service Charge	\$7.00	<u>Personal Tiered Statement Savings</u>	
		Monthly Service Charge if Average	\$10.00
		Daily Balance is less than \$2,500	
<u>Platinum Checking</u> [2]			
Monthly Service Charge	\$25.00		
Optional Elite Benefits Package Monthly Charge	\$3.00		
<u>Personal Checking with Interest</u>		[1] Monthly Service Charge may be reduced to zero each statement period by performing the following transactions or activity: a reduction of \$1.00 for receiving your monthly account statement electronically (eStatement), a reduction of \$0.25 for each mobile deposit, and a reduction of \$0.25 for each debit card point of sale transaction (purchase) that posts and clears during the monthly account statement period. ATM withdrawals do not count towards qualifying debit card transactions and there will not be any credit balances for transaction or activity reduction amounts that exceed the monthly service charge.	
Monthly Service Charge if Average	\$15.00		
Daily Balance is less than \$500			
<u>Classic Checking</u>		[2] Monthly Service Charge will be waived if the combined balances of your eligible Lakeland Bank account(s) is \$15,000 or more. Eligible accounts for purposes of combined balances include personal checking, savings, money market accounts, CD, IRA and personal loans and mortgages (with the exception of Overdraft Protection). Refer to the Truth in Savings Disclosure for details on the combined balance requirements.	
Monthly Service Charge if Average	\$6.00		
Daily Balance is less than \$250			
<u>Student Checking (for students ages 17* to 24)</u> [3]		[3] For Student Checking Account, upon 25th birthday, notification will be sent advising the account will be converted to Classic Checking.	
No Monthly Service Charge			
Requires enrollment in eStatements [4]			
*Students under age 18 must have a joint owner on their account who is at least 18 years of age			
<u>Renewal Checking</u> [5]		[4] Enrollment for receiving your monthly account statement electronically (eStatement) is required within 60 days of account opening, and continued receipt of eStatements for the life of the account. Student Checking Accounts not meeting eStatement requirements will be converted to Classic Checking.	
Monthly Service Charge	\$10.00		
<u>Consumer Checking</u>		[5] If you maintain your Renewal Checking account in good standing for two consecutive years, you may submit a request to change your account type to one of the other checking account products.	
Monthly Service Charge	\$3.00		
Per check charge over 8 checks processed	\$.50		
<u>Personal Statement Savings / Young Savers</u> [6]		[6] Young Savers accounts; fee waived until age 21.	
Monthly Service Charge if Average Daily Balance is less than \$250	\$5.00		

GENERAL

	Fee*		Fee*
Account Closure Within 6 Months of Opening	\$20.00	Overdraft Transfer [4]	\$10.00
ATM or Debit Card Expedited Delivery	\$25.00	Research/Statement Reconciliation (per hour)	\$45.00
ATM or Debit Card Replacement	\$8.00	(minimum \$5.00 charge)	
ATM or Debit Card Withdrawal (Non-LB ATM Fee) [1]	\$3.00	Research Item Photocopies (per page)	\$1.00
Bond coupon processing (per envelope)	\$15.00	Returned Mail Handling	\$10.00
Check Orders	Varies	Returned Deposited Item	\$17.00
Coin or Currency Special Order	\$35.00	Snapshot Statement	\$2.00
Coin Redemption	5%	Statement Replacement	\$5.00
Collection Item		Stop Payment Order	\$35.00
Domestic (Canadian)	\$25.00	Treasurer's Check	\$10.00
Foreign [2]	\$90.00	Wire Transfer	
Counter Check	\$1.00	Incoming (Domestic/International)	\$15.00
Excess Transactions Limit Monthly Fee [3]	\$10.00	Outgoing	
Foreign Currency Exchange/Purchase	\$15.00	Domestic	\$30.00
Health Savings Account (HSA) Custodial Transfer	\$25.00	International	\$50.00
IRA Custodial / Trustee Transfer	\$25.00	Returned Wire Fee	\$30.00
Lien/Levy/Attachment Processing	\$125.00		
Money Order (Personal)	\$6.00		
Multiple Statement Mailing Fee	\$5.00		
Non-Automated Account Transfer	\$10.00		
Online Banking and Online Bill Pay	FREE		
Online eStatements (Electronic Statements)	FREE		
Overdraft Fees			
Nonsufficient Funds Paid Item (NSF Paid Item)	\$35.00	* Per Item, unless otherwise indicated.	
Nonsufficient Funds Returned Item (NSF Returned Item)	\$35.00	[1] Fee is waived for non-Lakeland Bank ATM Withdrawals from a Platinum Checking account.	
Uncollected Funds Paid Item (UCF Paid Item)	\$35.00	[2] Plus foreign bank collection fees.	
Uncollected Funds Returned Item (UCF Returned Item)	\$35.00	[3] Savings and Money Market accounts only.	
Overdraft (Continuous)	\$7.00	[4] An Overdraft Transfer Fee will apply to automatic transfers made from the account (whether a deposit account or the Overdraft Protection Line of Credit) linked to cover the overdrawn deposit account.	
Negative balance charge imposed daily beginning with the 5th consecutive business day and each day thereafter up to a maximum of \$98.00			

Agreement

1. **Agreement.** This Agreement is a contract that establishes the rules for delivery and acceptance of electronic statements and notices ("eStatements") distributed by Lakeland Bank ("Bank") through its Online Banking System ("System"). By accepting this Agreement, you agree to all the terms and conditions herein. The terms and conditions of the deposit agreements and disclosures for each of your Bank Accounts, as well as any other agreements with Bank, continue to apply notwithstanding anything to the contrary in the Agreement.
2. **Definitions.** As used in the Agreement, the terms "we", "our", "us" and "Bank" mean Lakeland Bank. "You" and "your" refer to the account owner or designated person(s) authorized to act on behalf of the account owner. "eStatement(s)" refer to electronic statements and notices distributed to you by Bank. "Services" mean the delivery and acceptance of eStatements, including both the e-mail notification and the distribution of electronic statements and notices. "Account(s)" mean your account(s) at Bank. "System" refers to the Bank's Online Banking System.
3. **Services.** You hereby request and authorize Bank to send e-mail notifications that your regular periodic Account statement(s) and/or notices(s) are available in electronic format through System. You understand that you will no longer receive paper Account statements and/or notices and are responsible for reviewing your eStatement(s) in a timely manner. The Accounts that will receive eStatements are defined by you and can be added by completing the enrollment process through the System or changed by contacting us as indicated in the "Communication" section below.

An e-mail notification will be sent to the e-mail address provided by you. The notification will inform you that your eStatement is available. In order to view your eStatement(s), you must log in to the System via Bank's website at www.lakelandbank.com. Your eStatement(s) will be available through the System for the following terms: (a) Account statements: 18 months; (b) notices: 60 days. You are responsible for printing or saving copies of your eStatement(s) for your permanent records. If you require a copy of your eStatement(s) after the above terms have expired, you must follow the procedure below for obtaining a paper copy.

In the event that your Account is closed, your eStatement for that Account will no longer be available through the System. IT IS YOUR RESPONSIBILITY TO CONTACT THE BANK TO TERMINATE ESTATEMENT SERVICES. Upon termination, any final statements will be mailed to the address on file with the Bank.

4. **System Requirements.** You agree that you have and will maintain a valid System Access ID, access to the System, a valid e-mail address, and a computer with a working connection to the internet.

In addition, you affirm that you have access to the following computer software and hardware which is required to provide Services to you:

- Windows Vista, 7, 8, 8.1 or 10 Operating System (Microsoft) or MAC OS X 10.7.5 or later (Apple)
- Internet browsers, including:
 - Internet Explorer version 9.0 or higher
 - Mozilla Firefox version 32.0 or higher
 - Google Chrome version 40 or higher
 - Apple Safari version 6 or higher
- Adobe Acrobat 8.0 or higher
- Method to store eStatements, including printer, or sufficient memory and storage (disk drives, flash drive, optical or magnetic storage media)

If you do not access the System for a period of 180 days, your System Access ID will be deactivated and you will not be able to access the System. In order to again access to the System, you will have to re-enroll. IT IS YOUR RESPONSIBILITY TO MAINTAIN ACCESS TO THE SYSTEM IN ORDER TO ACCESS YOUR ESTATEMENTS. OTHERWISE, YOU SHOULD CONTACT THE BANK TO TERMINATE ESTATEMENT SERVICES. Upon termination, all future statements will be mailed to the address on file with the Bank.

Any changes to System requirements will be communicated to you by Bank. If such changes prevent you from using the Service, you may cancel your participation in the Service immediately by terminating this Agreement as detailed below. You agree to notify Bank immediately if you are unable to access any of the information that has been delivered by Bank in an electronic format.

5. **Termination.** You may terminate the Agreement at any time by contacting us in writing as indicated below. Bank may also terminate this Agreement at any time and for any reason without advance notice to you. Termination of this Agreement will result in Bank mailing future Account statements and/or notices to the Account address on file with Bank.
6. **Obtaining a Paper Copy.** You have the right to obtain a paper copy of any eStatements. To obtain a paper copy, you must contact us as indicated in the "Communication" section below. Refer to the current Consumer Fee Schedule for applicable fees.
7. **E-Mail Address.** You agree to maintain a valid e-mail address to receive the eStatement notifications. If you change your e-mail address, you must update your e-mail address through the System or notify the Bank by contacting us as indicated in the "Communication" section below. You acknowledge that eStatement notifications are provided via e-mail as a convenience but are not required to be received in order to access the Service.
8. **Address.** You agree to update your physical and mailing address on file with Bank.
9. **Liability; Indemnification.** You agree that Bank will not be responsible or liable for any claims, damages or costs of any kind or type, including consequential or incidental damages, arising from: (a) Bank's performance of the Service; (b) unauthorized access to the System; (c) inability to access your eStatement(s) because of computer, e-mail or internet failures, or regularly scheduled or emergency maintenance periods; or (d) any costs associated with updating or modifying your hardware or software in order to access the System. You further agree to hold harmless and indemnify Bank for any and all claims, damages or costs of any kind or type arising due to your failure to comply with the terms and conditions of this Agreement, including adherence to the security obligations described in the following section.
10. **Security.** You agree to protect your access to System and to your e-mail program, including storing your login/access IDs, multifactor authentication settings, and passwords in a secure location or committed to memory.
11. **Communication.** For questions about eStatements, please visit our website at www.lakelandbank.com, or contact us as indicated below. Any requests for changes in enrollment or termination of this Agreement must be requested in writing as indicated below.

E-Mail: eBanking@lakelandbank.com

Postal Mail: Lakeland Bank
Attn: eBanking Department
250 Oak Ridge Rd
Oak Ridge, NJ 07438

In-Person: Any branch office of Lakeland Bank

Telephone: (866) 224-1379

Facsimile: (973) 697-1538

12. **Change in Terms.** We may change any term of this Agreement at any time. If the change would result in increased fees for the Services or increased liability for you, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of the Services. We will post any required notice of the change in terms on the website (www.lakelandbank.com) or forward it to you by e-mail, online message or by postal mail. Otherwise, we will notify you of the change in terms within thirty (30) days after the change becomes effective. Your continued use of any or all of the subject Services after such notification is provided indicates your acceptance of the change in terms. We reserve the right—but will not be required—to waive, reduce or reverse charges or fees in individual situations, in Bank's sole discretion. You acknowledge and agree that changes to fees applicable to specific Services are contained within the Consumer Fee Schedule.

13. **Entire Agreement.** This Agreement, together with the enrollment form, Consumer Online Banking Agreement, Deposit Account Agreement and Consumer Fee Schedule, constitutes the entire Agreement between Bank and you with respect to the subject matter hereof and may not be amended or modified except in writing by the Bank. The terms and conditions of the Consumer Online Banking Agreement, as well as the Deposit Account Agreements and disclosures for each of your Bank Accounts and each of your loan agreements continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is subject to applicable federal laws and shall be governed and construed under the laws of the State of New Jersey without giving effect to its conflict-of-law principles.

Authorization: You authorize Lakeland Bank to provide account information, transfer funds between your accounts and make Lakeland Bank loan payments from your Lakeland Bank deposit accounts by telephone, in accordance with the provisions of this agreement. You agree and acknowledge that all account owners who are authorized to withdraw funds from or otherwise access an account(s) will have the authority to use the services authorized in this Agreement.

Access Codes and Passwords: To access your accounts, you must enter your Access Number and Personal Identification Number (PIN) (also referred to as your personal password). Your Access Number is one of your account numbers with Lakeland Bank. The Bank will assign you a PIN to use for your initial access into the system. IN ORDER TO ENSURE SECURITY AND PREVENT UNAUTHORIZED TRANSFERS, IT IS REQUIRED AND YOU AGREE TO, DURING THE INITIAL PHONE CALL, CHANGE THE INITIAL PIN TO A FOUR TO SIX DIGIT NUMBER OF YOUR CHOOSING AND WHICH IS NOT KNOWN BY THE BANK. The Bank will not be responsible for unauthorized transfers which occur as a result of your failure to change the initial PIN.

You agree to maintain the confidentiality of your Access Number and PIN. You authorize Lakeland Bank to honor any transfer requests and provide account information to anyone who provides the correct Access Number and PIN. Furthermore, you agree to promptly notify the Bank if an unauthorized person has obtained your Access Number and/or PIN, or if unauthorized transfers or errors appear on your statement. You agree that your liability to Lakeland Bank for any and all transfers to or from your account(s), whether authorized or unauthorized, as well as your liability for failure to report unauthorized transfers or account errors, is limited only by the provisions of the Electronic Funds Transfer Act and any regulations promulgated thereunder.

Accounts: Non-Interest Bearing Checking Accounts, Interest Bearing Checking Accounts and Money Market Accounts are accessed through the checking system. Statement Savings, Passbook Savings and IRA Savings are accessed through the Savings system. Certificates and IRA Certificates are accessed through the Certificate of Deposit system. You may access any of your accounts to obtain account information.

Limitation on Frequency of Transfers: You may access your accounts and make transfers at any time. Although there are no restrictions on the number of transfers you make from your regular checking and interest bearing checking accounts, Federal regulations limit the number of transfers from a Money Market or Statement Savings to another account or third party by preauthorized, automatic or telephone to six per month. Transfers made through this plan from Money Market and Statements Savings Accounts count towards these limitations. Refer to your Account Agreement for further information.

Limitations on Dollar Amount of Transfers: You may transfer up to the available balance in your account.

Processing of transfers: Transfers made before 6:00 p.m. ET Monday through Friday, excluding holidays, will be processed on the same day. Transfers made on or after 6:00 p.m. ET Monday through Friday, or on a weekend or holiday, will be processed on the next business day. Telephone instructions to make a transfer cannot be cancelled after the system has accepted them.

Charges: There are currently no service charges for utilizing the Lakeland Bank Telephone Banking System.

Regulations: Transfers made in accordance with this Agreement, and all rights and liabilities of both of you and Lakeland Bank are subject to the provisions of the Electronic Funds Transfer Act. You have been provided and acknowledge receipt of the Electronic Funds Transfer Disclosure. You should review this document as it gives general information outlining your rights and responsibilities for these transactions. However, the Disclosure is merely a summary of the Act; the full text of the Act and of the Regulations of the Federal Reserve Board, which are promulgated pursuant to the Act, are available for review upon request.

Miscellaneous: We reserve the right to temporarily suspend this service at any time without prior warning. Our liability for failing to make a transfer under this Agreement is specifically limited by the Electronic Funds Transfer Act, as well as all other applicable federal and state laws. The provisions of the act are outlined in your Electronic Funds Transfer Disclosure.

Termination: This agreement will remain in effect until you or the bank terminates it. A termination by you will not be effective until the Bank has received from you a signed written notice of the termination and has had reasonable time to act upon it.

Amendments: Lakeland Bank reserves the right to change any term or fee disclosed in this agreement upon 21 days written notice to you.

Continuing Effect: If any of these terms are determined by governmental authority to be invalid, the rest of the terms will continue to be valid.

Agreement: You agree to all of the terms of this agreement and the terms outlined in the Electronic Funds Transfer Disclosure. You also acknowledge receipt of a copy of this Agreement and a copy of the Electronic Funds Transfer Disclosure.

At Lakeland Bank, we encourage you to manage both your checking account and your personal finances responsibly. We also understand that there are times when the unexpected occurs that may leave you short of cash in your checking account. That is why we extend Overdraft Privilege to our valued customers.

What is Overdraft Privilege?

Overdraft Privilege (ODP) is a discretionary overdraft service. It is not a line of credit. ODP is not a loan and does not involve the charging of interest on the amount used to cover your inadvertent overdraft. It does not require an application or an evaluation of your credit history to determine your eligibility.

If you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege. ODP does not guarantee that the Bank will pay any item presented against insufficient funds or overdrawing your account.

Your Overdraft Privilege limit may be available for checks and other transactions made using your checking account number, including debit card purchases and withdrawals, electronic debits and bill payments. However, we require your permission (opt-in) before we pay and assess non-sufficient funds and overdraft fees on ATM withdrawals or everyday debit card purchases that overdraw your consumer checking account.

Eligibility

If your account is eligible for Overdraft Privilege, you will be notified by mail 30 days after your account is opened (60 days for businesses).

In order to be eligible for this service, your account must be open for at least 30 days (60 days for business accounts), and thereafter must be in good standing, which includes at least:

- Bringing your account to a positive balance at least once every 30 days for a minimum period of 24 hours;
- Not being in default on any loan or other obligation at the Bank; and
- Not being subject to any legal or administration order or levy.

What types of transactions are eligible to be covered by ODP?

Overdraft Privilege can be made available to cover overdrafts resulting from the following types of transactions:

- Checks issued in an amount (either individually or in total) greater than the available and collected balance in your account;
- ACH electronic debit transactions;
- ATM transactions and everyday debit card transactions provided that you have opted-in to have such transactions eligible for coverage;

Whether your overdrafts will be paid is a discretionary courtesy and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts.

Will the amount available to cover my overdrafts be displayed when I use an ATM, Online Banking, Bill Payment, Telephone or Mobile Banking?

No. The balances displayed at an ATM or in Online Banking, Bill Payment, Telephone or Mobile Banking will not include the amount available under your ODP service.

What does Overdraft Privilege Cost?

There are no costs associated with ODP unless you overdraw your account. You will be charged our standard Overdraft or NSF fee for each overdrawn item created by a traditional paper-based check, an in-person withdrawal, recurring electronic transactions, online bill payments and transfers made by telephone or online banking. Also, if you have given us permission to do so (opt-in), we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases. For more information regarding specific fees that may apply to your account, please refer to the Lakeland Bank Consumer or Business Fee Schedule.

Overdraft Privilege should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in our check register, reconcile your check book regularly, and manage your finances responsibly.

How will I know when I have used Overdraft Privilege?

You will receive an overdraft notice each time items are paid, which will include any associated fees. You will need to subtract the total fees when balancing your checkbook. No interest will be charged on the overdraft balance created as a result of your use of Overdraft Privilege.

In addition, as prescribed by federal regulatory guidelines, you will receive an additional notice (in the form of a separate notice or a message on your periodic statement) when an overdraft is paid using ODP and an overdraft fee is assessed on more than 6 occasions in a rolling twelve-month period. The purpose of this notice is to (a) draw your attention to the frequent use of Overdraft Privilege, (b) to reaffirm your awareness of other overdraft protection services offered by the Bank such as a linked savings account or an overdraft line of credit and to provide the opportunity to choose one of these services, and (c) to assist you with accessing free or low-cost financial education workshops to assist you in managing your personal finances.

How quickly must I repay Overdraft Privilege?

You must repay your Overdraft Privilege by bringing your account to a positive balance within 30 days of the account being overdrawn. As previously stated, we will send you a notice that identifies the overdraft occurrence. In addition, we will send you reminders during the 30-day repayment period stating that you must bring your account to a positive balance. Failure to bring your account positive within 30 days of it becoming overdrawn will result in the revocation of Overdraft Privilege, and we may take steps to recover funds owed to us.

What if I do not want Overdraft Privilege on my Lakeland Bank checking account?

You may cancel Overdraft Privilege coverage (opt out) at any time by calling us at (866) 224-1379 or visiting any one of our branch locations. Your opt-out will be effective on the business day following the day we receive your request.

Lakeland Bank also offers other products and services, such as a line of credit or transfers from a checking or savings, which may assist you in the event an overdraft occurs. To discuss these options, **please call** our Customer Service Department at (866) 224-1379 or by visiting any one of our branch locations.

Member acknowledges receipt of program membership materials and all insurance disclosures. Member agrees to the terms of the insurance coverage, other services, any applicable monthly membership dues, and any announced changes in fees or services.

Disclaimer: The information and materials provided are intended for general reference only, and do not represent or contain specific terms, conditions, and exceptions applicable to insurance products and services. This is not a solicitation and is strictly for informational and enrollment purposes only for use by persons at their discretion. For specific policy terms and conditions, please call (855) 822-9464.

By having an eligible personal checking account with a participating Financial Institution (FI), you and any joint holders of your account are enrolled as members of Member Headquarters Association (MHA). Your accidental death insurance coverage becomes effective as soon as your eligible personal checking account is effective by your FI.

Your coverage will end the first day of the month following failure to pay any required monthly dues, or termination of either your membership or the policy. Your enrollment authorizes your FI or its service provider to debit your checking account for your monthly membership dues, if applicable, and to remit the portion of any applicable fee to pay your insurance premium to the Plan Administrator. Your detailed insurance description of coverage is available online at www.bazing.com, at your FI, or by calling (855) 822-9464.

Insurance Disclosure: The insurance offered is not a deposit, not FDIC insured, not guaranteed by the financial institution, and not insured by any government agency.



***Identity Theft Victim Assistance.
To guide you back.***

Identity fraud occurs every few seconds. All of us are at risk and can't prevent it from happening. Should you become a victim, we are there to help you every step of the way with our comprehensive ID Theft Recovery and Restoration Services.

As a member, you are entitled to phone consultations with Fraud Resolution Specialists™, who will provide comprehensive guidance and identity recovery and restoration assistance.

With Identity Recovery and Restoration, the Fraud Resolution Specialist will:

- Advise you to file a police report and assist you with placing a fraud alert
- Help you obtain a free copy of your credit report
- Assist with full identity theft document preparation, including Limited Power of Attorney and letters to regulatory agencies
- Perform follow-up tracking on documents sent in order to restore you to pre-identity theft state
- Upon your request, refer you to an ID Protect Financial Counselor for an initial consultation regarding credit restoration strategies
- Upon your request, refer you to an attorney for an initial consultation on any issues arising from identity theft

If You Need Assistance as a Victim:

- Call BaZing Customer Service at 855-822-9464
- BaZing will provide you a Plan ID number and refer you to the ID Theft Service Center (Service Center Hours are 6am - 5pm, Pacific Time)
- Remember to provide your Plan ID number when you call the ID Theft Service Center
- A Fraud Resolution Specialist will call you back within 1 business day to assist you with comprehensive recovery and restoration

Ever worry about having your credit, debit, or ATM cards lost or stolen?

With Payment Card Protection, you'll never have to worry about this again. Just contact our Identity Theft Service Center and we'll assist you with cancelling your cards and reissuing replacement cards. There is no need to register your cards with us in advance.

- Call BaZing Customer Service at 855-822-9464
- BaZing will refer you to the ID Theft Service Center and provide the phone number for you to reach a Fraud Resolution Specialist™ (Service Center hours are Monday-Friday, 6am - 5pm Pacific Time)
- The Fraud Resolution Specialist™ will assist with pulling your online credit report and researching related information.
- The Fraud Resolution Specialist will initiate a call with you and each affected creditor and/or bank. With all parties on the phone, the request will be made to cancel existing credit/bank accounts and to have new cards issued.
- If you prefer, you may choose to speak directly to the card issuers without assistance from our team (we will provide you with card issuer contact information from your credit report)
- At your request, a fraud alert with the Credit Reporting Agencies may also be established

***Reimbursement of Qualified
Direct Costs***

Collecting reimbursement for my expenses from BaZing:

- Call BaZing Customer Service at 855-822-9464 to initiate a reimbursement request.
- You are eligible for reimbursement if the identity theft event and claim for reimbursement occur while you are a member in good standing of BaZing. You are eligible for one reimbursable amount per account membership during the life of your membership. Amount is divided equally on joint accounts. All reimbursement decisions shall be in the sole discretion of BaZing.
- We must receive your request no later than nine months after the stolen identity event occurs. When we receive your request, BaZing will provide additional information on required documentation for your request.
- Qualified expenses submitted two years from the date you first noticed you were the victim of identity theft are covered.

Documents and expenses required to report and/or recover your identity:

- Costs of re-filing for loans, grants, or other credit instruments.
- Costs of credit reports obtained from established credit bureaus.
- Costs of re-issuance of government documents (passport, driver's license, social security card).
- Notary services, long distance calls, and/or postage costs.

Legal expenses incurred during your effort to recover your identity:

- Defending any civil suit brought against you by a creditor or collection agency for nonpayment of services or default on a loan.
- Removing any civil judgement wrongfully entered against you.



**Maximum level of reimbursement is determined by program type at time of identity theft event.*

Note: Credit card fraud expenses are not covered. They should be covered by your credit card company.

Welcome to BaZing!

BaZing products and services are available to customers enrolled in an eligible checking account with a participating institution.

To access a complete description of all benefits and services, visit the BaZing website at www.BaZing.com.

If you have questions about BaZing benefits, call BaZing Customer Service at 855.822.9464 (8 a.m. - 5 p.m. CT, Monday - Friday).

Personal Identity Protection*

Personal Identity Protection offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. Refer to the Personal Identity Protection Guide to Benefits for a complete list of terms and conditions. The \$5,000 lifetime benefit is divided equally among joint account holders.

Payment Card Fraud Resolution

If your payment cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in cancelling and reissuing your cards as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided in the event of a loss.

Fraud Resolution Services

Fraud Resolution Services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.

Cell Phone Protection*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible Cellular Wireless Telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions as partially outlined below. Refer to the Cellular Telephone Protection Guide to Benefits for a complete list of terms and conditions.

Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. Maximum of two (2) claims per 12 month period; maximum benefit \$200 per claim and \$400 per 12 month period.
4. You will receive no more than the purchase price as recorded on your submitted receipt up to the maximum benefit of \$200.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or "pay-as-you-go" phones, cosmetic damage that does not impact the phone's ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or internet store.

Requirements Information

1. To submit a claim, you must notify BaZing by calling 855.822.9464 within 60 days of the phone being stolen or damaged.
2. When submitting a claim you must provide a copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model currently linked to your Cellular Wireless Telephone account.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your BaZing membership.

Travel Accidental Death Insurance*

This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile. If the accident is covered by workers' compensation, it is not covered. Refer to the Travel Accidental Death Insurance Guide to Benefits for complete coverage description and exclusions. \$10,000 death benefit per eligible account holder.

Roadside Assistance

The benefit provides a preferred rate of \$64.95 which includes services such as winching, jump start, flat tire repair, lockout access, fuel delivery, and minor roadside adjustments to start the vehicle. Also, a vehicle tow up to five (5) miles is included, then a per mile charge for each mile over five (5) applies. The roadside assistance is offered through Signature Motor Club. The fee is payable by Credit Card (Visa, MasterCard, Discover, or American Express) or Visa and MasterCard debit cards at the time of service to the provider.

Additionally, BaZing pays you \$25 Cash Back up to \$100 lifetime maximum benefit in aggregate for all account holders. You must submit your claim to BaZing within 45 days of the incident. Your reimbursement may take up to 3 weeks for you to receive payment.

Health Savings Card

This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers. A list of participating providers is available online at www.BaZing.com. The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit to you. Health savings benefits are not insurance.

Savings Network

BaZing offers a complete network of savings that provides you with both national and local discounts. So whether you're planning that cross-country vacation or simply looking for dinner at a local restaurant, BaZing has something for you. To find deals near you go to www.BaZing.com and search by zip code, city and state or merchant under Local or Online Deals, or use the BaZing mobile app.

The information in this supplemental guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined on the BaZing.com website, the full terms and conditions will control in all respects.

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

*Insurance products are NOT A DEPOSIT - NOT FDIC INSURED - NOT INSURED BY ANY FEDERAL GOVERNMENT OR AGENCY - NOT GUARANTEED BY THE BANK.

