



## Notice Regarding Change in Business Banking Terms and Conditions

Effective November 1, 2022, Lakeland Bank is changing the terms and conditions of the following Business Banking Services Agreements:

1. eTreasury Banking
2. Online Bill Pay
3. ACH Origination
4. Remote Deposit Capture
5. Image Cash Letter
6. Zero Balance Account
7. Positive Pay Services
8. Commercial Lockbox
9. Multi-Business Transfer

These Business Banking Services, and how you use them, will remain the same. The reasons for this change are to (a) update the terms and conditions governing the Business Banking Services and (b) consolidate the separate legal agreements now governing these services into a new, universal set of terms and conditions, the [Treasury Management Terms and Conditions](#).

The Treasury Management Terms and Conditions are posted to our website at [LakelandBank.com/TreasuryTerms](https://LakelandBank.com/TreasuryTerms) and will remain accessible at all times. Please review this document at this time.

Effective November 1, 2022, your use of any of the Business Banking Services will constitute your acceptance of and agreement to the Treasury Management Terms and Conditions. Also effective November 1, 2022, all prior agreements governing any of the Business Banking Services shall terminate and no longer be valid.

Please reach out to Lakeland's eBanking team with any questions:

E-mail - at [eBanking@lakelandbank.com](mailto:eBanking@lakelandbank.com)

Telephone - at 866-224-1379, Option "9"

Thank you,

Lakeland Bank