



Lake Ridge
Bank™

WELCOME TO
Lake Ridge Bank

BUSINESS EASY START GUIDE



START
HERE →

www.lakeridge.bank



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THIS GUIDE CONTAINS IMPORTANT INFORMATION regarding what your business needs to know to be ready on February 13th when Monona Bank reopens as **Lake Ridge Bank**. Please share this information with everyone at your business who has access to your business accounts with Monona Bank. Our associates have worked hard to make this transition as seamless as possible. You'll be pleased to find:

- You can still bank at the same locations you do today, with the same friendly associates and experienced service you're familiar with today.
- You can now choose from 22 locations to bank at.
- You will still have access to the same (or enhanced) products and tools to help make your business banking easier, like our new Go Mobile business banking app with mobile check deposit, and Digital Wallet.

Our Business Services area will be called "Treasury Management" after our merger. While the area will have a new name, you will still be able to work with the same experienced and caring team you do today.

THIS GUIDE:

- Explains how to access your new **Lake Ridge Bank** accounts beginning February 13th.
- Gives you a timeline of important dates/times and what your business needs to do for the upcoming conversion.

Please take time to review this information. If you have any questions, please contact us using the information on the back cover of this guide.

Again, welcome to **Lake Ridge Bank**.

Paul Hoffmann
President

Jim Tubbs
CEO





HOW TO USE THIS GUIDE

This guide contains important information to make your transition to banking with **Lake Ridge Bank** easier. Please take time to read through this information to ensure you are ready when your business account(s) convert to **Lake Ridge Bank** on February 13th.

To ensure you know what you need to do and when, we've highlighted important information in this guide that your business should pay close attention to with the symbols below:



These are things you **need to do** to bank with **Lake Ridge Bank**. For example, if you use a debit card, you will need to take an action step (activate your new debit card) beginning on February 13th before you can use your new card.



While all the information in this guide is important, we've marked things in this guide that you definitely **need to be aware of** with this symbol.

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All times in this booklet
are Central Standard Time.

KEY DATES AND TIMES

JANUARY 30 (Monday)

- Lake Ridge Bank debit cards will be mailed to Monona Bank clients who had an active Monona Bank debit card as of **January 6, 2023**.

FEBRUARY 10 (Friday)

- QuickBooks downloads from the Monona Bank's Business Online Banking will end February 10th. We recommend you download your transaction history today.



- Access to Monona Bank's Business Online Banking **ends at 5:00 pm** and will not be available throughout the weekend.

FEBRUARY 11 (Saturday)

- All Monona Bank locations will be closed as we convert your accounts to Lake Ridge Bank accounts.

FEBRUARY 13 (Monday)



- Activate, set your PIN, and begin using your new Lake Ridge Bank debit card(s) beginning at **8:00 am**.

- Monona Bank debit card(s) can no longer be used after **8:00 am**.



- Access to our Online Banking and Mobile Banking app begins at **9:00 am**. At this time you can login to your online account and/or download Lake Ridge Bank's mobile app. **Our easy start guide will walk you through this process.**

- Access to Business Remote Deposit Capture (RDC) will be **available at 9:00 am**.

- New Bill Pay transactions can be entered into Lake Ridge Bank's Bill Pay system beginning at **9:00 am**.



- If you have any regularly scheduled **internal transfers** between your Monona Bank accounts, such as from your checking account to your savings account, **these transfers will need to be reestablished** with Lake Ridge Bank.

ONLINE BANKING

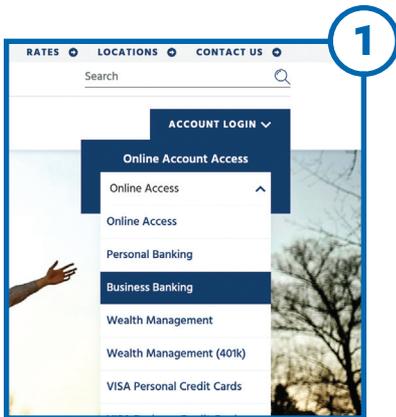
ACCESS YOUR ACCOUNTS 24/7, FROM ANYWHERE

Our new easy-to-use online banking tool and Go Mobile business banking app give you convenient access to all your business accounts, from wherever you are, and whenever you have time.

Even better, once you've registered for online banking, you can access both your online banking and Go Mobile business banking app using the same Username and Password. Please be aware that if you would like to use our new Go Mobile business banking app on your smart device, you will need to register for Online Banking first.

To start taking advantage of all the benefits our online banking and Go Mobile business banking app offer your business, simply follow the instructions below to register for Lake Ridge Bank's Online Banking.

How to register for Lake Ridge Bank's Online Banking:

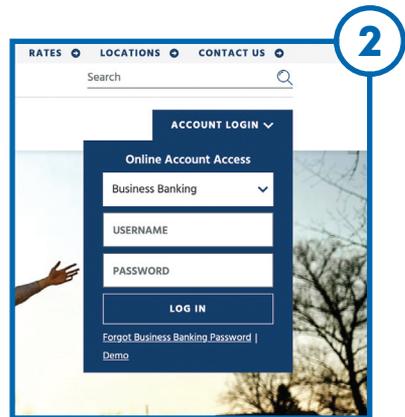


Step 1:

Go to www.lakeridge.bank

Click on **Online Access**

Select **Business Banking** in the drop down menu



Step 2:

Username: Enter your existing Monona Bank username (all lowercase)

Password: Your existing Company ID Number

Click on the **LOG IN** button

ONLINE BANKING

3

Set up challenge questions

If you are logging in on a public device or a different device than usual, you will be asked to complete challenge questions before you can proceed.

Complete the following to set up your challenge questions.

First challenge question *

First answer * [SHOW](#)

Second challenge question *

Second answer * [SHOW](#)

Third challenge question *

Third answer * [SHOW](#)

* Indicates required field

[Continue](#)

Step 3:

Set up Your Challenge Questions:

3 questions will be presented, you can click the drop down arrow to select a different question

Click **Continue** when finished

That's it, you're ready to use Lake Ridge Bank's online tools and mobile app!

SET UP ALERTS TO KEEP YOU INFORMED.

Stay on top of your account(s) with customized alerts. Receive balance, activity, and security related alerts immediately, on topics most important to you.



Any existing Monona Bank alerts you currently have setup will not transfer to our new system.

Lake Ridge Bank

HOME ACCOUNTS PAYMENTS & TRANSFERS CHECKS & DEPOSITS

Alerts

Stay Alert

Know about changes to your finances and online security. Choose when and what alerts you message.

[Enroll](#)

To reestablish your Online Alerts, click the **Enroll** button on your online banking homepage and follow the prompts.

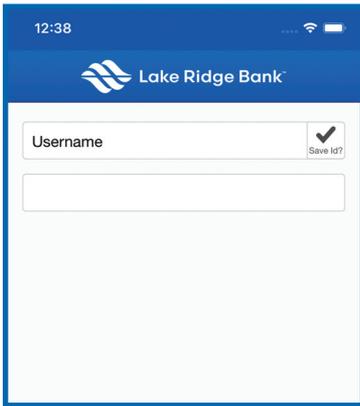
MOBILE BANKING

How to use Lake Ridge Bank's Mobile Banking App:

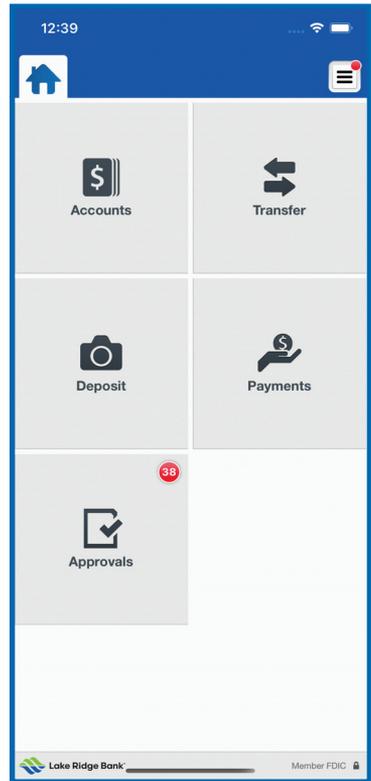
To make your online and mobile banking even easier, you will be able to use the same Username and Password to access both your online banking and our new Go Mobile business banking app.



However, you will need to register for Lake Ridge Bank's Online Banking before you can use our new Go Mobile business banking app.



Our Go Mobile app makes banking easy. Once you have registered for Online Banking and downloaded Lake Ridge Bank's Go Mobile app from your smartphone's app store, use the same login information you set up for your online banking account to access our new Go Mobile app. **It's that simple.**



Visit your phone's app store and search for **Lake Ridge Bank**. Download the app beginning on **February 13th**.



WHAT YOU NEED TO KNOW

CHECKING ACCOUNTS



- **Continue to use your existing checks until you run out. Your existing checks will continue to clear through your new checking account like they do today.**
- ACH debit and credit transactions will continue to clear your account as usual.
- Any automatic withdrawals you have set up will remain in effect. You should always review your monthly statement to ensure all automatic payments, direct deposits, and transfers are accurate. If you notice any unusual transactions, please contact us right away.
- For debit card payments, please see debit card section on page 8.

BUSINESS ONLINE BANKING



- Access to Monona Bank's Business Online Banking **ends at 5:00 pm on February 10th.**
- You can access Lake Ridge Bank's Business Online Banking **beginning at 9:00 am on February 13th.**



- Follow the step-by-step instructions on page 4 to login to Lake Ridge Bank's Business Online Banking for the first time.

BUSINESS MOBILE BANKING



- Access to Monona Bank's current Business Mobile app **ends at 5:00 pm on February 10th.**
- You can begin accessing Lake Ridge Bank's new Go Mobile business banking app at **9:00 AM on February 13th.**



- Before using Lake Ridge Bank's new business Go Mobile business banking app, you must first enroll for business online banking through our website at lakeridge.bank.



- Download the Lake Ridge Bank **Go Mobile** business banking app from your mobile device's app store.
- If you currently use Monona Bank's Business Mobile Banking app, you should remove it from your mobile device.

LOANS



- **All Monona Bank business loan account numbers will be changing. You will receive more information in February about this change.** If you currently make loan payments from your Monona Bank accounts, no action is required by you. If you mail a payment, please make sure you use your new loan number. **Important: if you currently pay your loan using another financial institution's bill pay tool, you will need to contact them to update your account information.** For your security, we will not send your full account number to you; please call us to receive it.



WHAT YOU NEED TO KNOW

VISA® BUSINESS DEBIT CARDS



- You will receive a new Lake Ridge Bank debit card in early February.

- Continue to use your existing Monona Bank business debit card through **February 13th at 8:00 am.**



- Activate and establish a PIN for your new Lake Ridge Bank business debit card beginning on **February 13th** using the phone number on the back of the card **after 8:00 am.**

- Any automatic payments using your Monona Bank business debit card will need to be updated with your new card information beginning on **February 13th.**

VISA® BUSINESS CREDIT CARDS



- Business credit cards will not transition until **March 27th.**

- Continue to use your existing Monona Bank Business credit card during the transition period between now and **March 27th.**

- If you use eZBusiness to manage your Business credit card account, beginning on **February 13th**, you will no longer have access to eZBusiness through Monona Bank Business Online Banking. **Instead you will log into ezbusinesscardmanagement.com directly using your existing Username and Password.**

- If you do not know your password, you may use the forgot password button in eZBusiness.

- If you do not know your username, please contact our Treasury Management team at **608-310-1240** or treasurymanagement@lakeridge.bank for assistance.



- If you have recurring payments set up in eZBusiness for your business credit card payment, those payments will continue through **March 27th. All other recurring credit card payments must be reestablished.**

- You will receive more information and new Lake Ridge Bank Business Credit Cards soon.

BILL PAY



- There will be no Bill Pay processing on Friday, February 10th. This may cause delays in payments scheduled for February 10th and February 13th. **Please schedule your payments to be paid on February 9th or earlier to avoid late payments.** Please do not schedule payments for February 10th or 13th as these payments will not process until February 14th.

- New bill pay transactions can be entered into Lake Ridge Bank's Bill Pay starting at **9:00 am on February 13th.**

- Any currently scheduled future and recurring payments will automatically be transferred from Monona Bank to the new Lake Ridge Bank Online system.



- Bill Payment history will not be converted. Be sure to print a copy of your Bill Pay history prior to **February 9th** and verify all desired payees were converted into our new Bill Pay system correctly.



WHAT YOU NEED TO KNOW

STATEMENTS

- You may download past statements using Monona Bank Business Online Banking until **February 10th**.
- You can access your past statements by contacting our Client Contact Center at **(608) 223-3000** or email them at: **customersupport@lakeridge.bank**

QUICKBOOKS®

- As we complete our conversion to Lake Ridge Bank, we have been advised that some clients may not have access to their Intuit QuickBooks® interface. We are working to resolve this issue and anticipate disruption of the interface will not continue for more than a week after our merger. We regret any inconvenience this may cause you.

NIGHT DEPOSITORY/LOCKED ZIPPER BAGS

- Continue to use your night depository as usual. If you'd like night drop keys for an additional location, please contact that location for assistance. New Lake Ridge Bank zipper bags will be available sometime after the merger.



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Our Business Services area is changing its name to Treasury Management. Rest assured that while the area will have a new name, you will still be able to work with the same experienced team you do today for assistance with your ACH, Positive Pay, Remote Deposit, or other questions you may have with the merger or your business accounts. You can reach our team at **(608) 310-1240** or email them at: **treasurymanagement@lakeridge.bank**.



CONTACT US

Have questions? We're here for you no matter how you prefer to connect with us – by phone, online, email, or in person at any of our 22 locations **beginning on February 13th.**

PHONE:

Client Contact Center – (608) 223-3000

- Beginning February 13th, you can call Lake Ridge Bank's Client Contact Center from 8:00 am to 5:00 pm (Monday – Friday). Our experienced associates can help you with any questions or issues you may have with your accounts, debit cards, and more.

Treasury Management (formerly Business Services) – (608) 310-1240

- If you have questions regarding Treasury Management products and services, contact our Treasury Management team at treasurymanagement@lakeridge.bank.

TeleBank 24 Automated Phone Banking – (800) 315-4636

- Your new automated phone banking tool with Lake Ridge Bank is **TeleBank 24**. You can check balances, transfer funds between accounts, and determine if a check or deposit has posted to your account.
- Dial into the service with any touch-tone phone and use your account number to access the system.
- Your PIN number is the last six digits of your Social Security number and you may change your PIN when you login.

ONLINE/EMAIL:

Visit lakeridge.bank for information about Lake Ridge Bank, our products and more.

Email our support team at customersupport@lakeridge.bank with any questions you may have. Please do not include any account or Social Security numbers in your email.

MAIL:

Write us at: Lake Ridge Bank, PO Box 6500, Monona, WI 53716-0500

IN PERSON:

Visit any of our 22 Lake Ridge Bank locations **beginning February 13th**. Visit lakeridge.bank to find the hours for each location.

NEW ROUTING NUMBER: 075904953



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BELLEVILLE
BLACK EARTH
BROOKLYN
COTTAGE GROVE

CROSS PLAINS
EVANSVILLE
JANESVILLE
MADISON

MIDDLETON
MONONA
MOUNT HOREB
NEW GLARUS

OREGON
SAUK PRAIRIE
VERONA
WAUNAKEE

