



Lake Ridge  
Bank™

WELCOME TO  
Lake Ridge Bank

# CONSUMER EASY START GUIDE



**START  
HERE →**

[www.lakeridge.bank](http://www.lakeridge.bank)



Lake Ridge  
Bank™

**THIS GUIDE CONTAINS IMPORTANT INFORMATION** regarding what you need to know to be ready on February 13th when Monona Bank reopens as **Lake Ridge Bank**. Please share this information with all members of your household with Monona Bank accounts. Our associates have worked hard to make this transition as seamless as possible for you. We're confident you'll agree with us when we say we'll be "Banking Better. Together." As you get to know **Lake Ridge Bank**, we think you'll be pleased to find:

- You can still bank at the same locations you do today, with the same friendly associates and service you've come to rely on.
- You will now have 22 locations to choose from and the same great national surcharge-free ATM network with more than 35,000 locations to make your banking more convenient.
- You will still have access to the same great products and tools to help make your banking easier, like our mobile banking app with mobile check deposit, and Digital Wallet.

This booklet has been designed to be an easy-to-follow guide to help you prepare for the changes happening in February. **The good news is there is not much you need to do!**

**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 you need 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 Hoffman  
President

Jim Tubbs  
CEO





# HOW TO USE THIS GUIDE

This guide was developed to be an “Easy Start” Guide and contains important information to make your transition to banking with **Lake Ridge Bank** quick and easy. Please take time to read through this information to ensure you are ready when your 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 you 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 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 3 (Friday)

- Online Bill Pay will no longer receive eBills (bills that are presented electronically).

### FEBRUARY 9 (Thursday)

- Bill Pay will be shut down at **6:00 pm**.

### FEBRUARY 10 (Friday)



- Access to Monona Bank's Online Banking system and Mobile App ends at **5:00 pm**.

### 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**.

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



- Access to Consumer 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.**

- New Bill Pay transactions can be entered into Lake Ridge Bank's Bill Pay system starting 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 continue with Lake Ridge Bank.



- If you have any **external transfers** scheduled, this information **will not convert** to Lake Ridge Bank. On **February 13th**, either contact us, or login to your new online account and go to Transfers, then select External Transfer, to re-establish this link. For your security, we only allow money to transfer out of Lake Ridge Bank to like titled accounts.

- Monona Bank will open as Lake Ridge Bank at our normally scheduled hours. Our Belleville location is the only exception, since we're moving this location, and our team, to a new location at 110 Greenway Cross Court, Belleville. Visit [lakeridge.bank](http://lakeridge.bank) for the hours of each location.

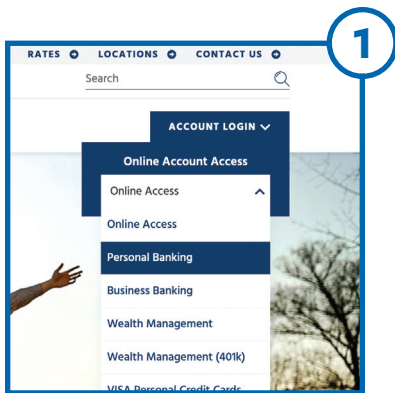
# ONLINE BANKING

## ACCESS YOUR ACCOUNTS 24/7, FROM ANYWHERE

Our easy-to-use online and mobile banking tools give you convenient 24/7 access to your accounts. It's easy to register! Even better, when you register for one tool, you can use both online banking and our mobile app – your Username and Password gives you access to both online and mobile banking.

To get started, follow the instructions below to register for either Online Banking or our Mobile Banking App. After you register, you can use your same login information to access both.

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

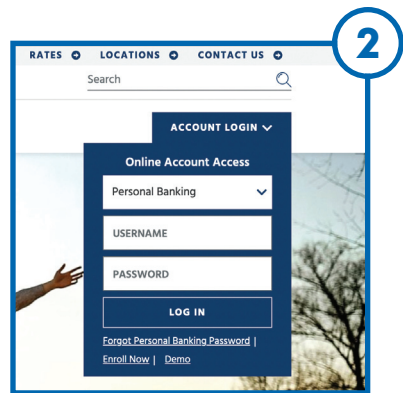


#### Step 1:

Go to [www.lakeridge.bank](http://www.lakeridge.bank).

Click on **Online Access**.

Select **Personal Banking** in the drop down menu.



#### Step 2:

**Username:** Enter the same username as your current Monona Bank username.

**Password:** Use the last six digits of your Social Security number. Click on the **LOG IN** button.

You will be prompted to review and accept the Terms and Conditions. Please read and click **I agree**.



# ONLINE BANKING

**3**

### Change credentials

Your password must be sensitive.

Your new password must:

- Between 9 and 12 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password \*

Confirm password \*

\* Indicates required field

Continue

## Step 3:

### Change Credentials:

Enter a new password.

Click **Continue** when finished.

**5**

### Set up challenge questions

First challenge question \*

First answer \*

Second challenge question \*

Second answer \*

Third challenge question \*

Third answer \*

\* Indicates required field

Continue

## Step 5:

### Set up Your Challenge Questions:

Your challenge questions will help you recover your account if you forget your password. Each answer must be at least four characters in length.

Click **Continue** when finished.

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### Verify email

Email address on record: youremail@gmail.com  
Click **Continue** to keep the same email address or click **Change email** to update.

Continue Change email

## Step 4:

**Verify Your Email:** Check that the email listed is correct, then click **Continue** to verify.

If you would like to change your email click **Change email**.

**6**

### Set up phone numbers

Please enter your phone number:  
- For U.S. numbers, enter the area code and number.  
- To receive an SMS text message, you must have a mobile phone.  
- If you do not have a phone, you can skip this step.

Home phone \*

Mobile phone

Work phone

Work extension

We send authentication messages to your phone.

Continue

## Step 6:

**Set up Phone Numbers:** From time to time it may be important to reach you by phone, or use your mobile number to authenticate your identity by text message. Update and/or add the correct phone information.

If your home phone number is your mobile number, please re-enter your mobile phone number so it appears in both the home and mobile phone fields. Click **Continue** when finished.



# ONLINE BANKING

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## Electronic statements enrollment

With our eDocuments, there's no more waiting for paper statements or notices to arrive by mail the friendly way possible! When statements are ready, you'll receive an email notification. To enroll, follow these steps: 1) Log in to your account, 2) Click on the "Enroll" button associated with the first name on the account), 3) Review the Terms, and click Accept. If you have a question, please contact your branch manager.

### Accounts

As the account holder, you will receive statement notifications at the email address below.

Email

Account	Delivery method
Taylor Savings XXX075	<input checked="" type="radio"/> Paper <input type="radio"/> eStatements

### Terms and conditions

You must read the electronic statements terms and conditions before you can accept and confirm enrollment.

I have read and accept the electronic statements terms and conditions.

## Step 7:

**Electronic Statements:** Enroll today and we'll send you an email letting you know you can login and access your statement online. It's a faster and more secure way to receive your account information.

Select **Paper** or **eStatements** for accounts listed. You must click on the electronic statements terms and conditions link. Read and **accept** the terms and conditions and click **Enroll**.

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## Mobile banking enrollment

## Step 8:

**Mobile Banking Enrollment:** Click on **Ask me later**.

**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 current Monona Bank alerts you have setup will not transfer to our new system.**

### Home

#### Alerts

##### Stay Alert

Know about changes to your finances and online security. Choose when and what alerts you get by email or text message.

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

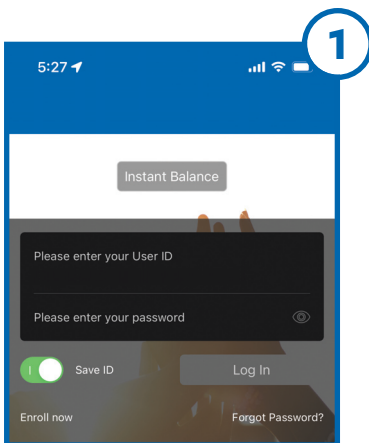


# MOBILE BANKING

## How to register for Lake Ridge Bank's Mobile Banking App:

If you have already registered for Lake Ridge Bank's Online Banking and want to use our new mobile app, download Lake Ridge Bank's mobile app, and use the same Username and Password you established for online banking.

**If you have not signed up for online banking yet and want to use our mobile app, follow the easy steps below.**



### Step 1:

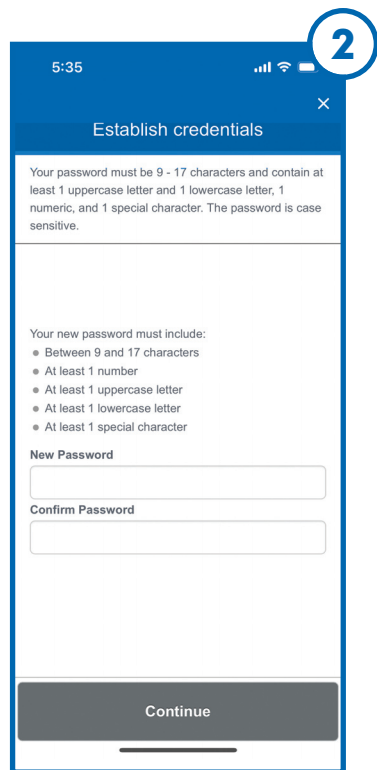


Download the Lake Ridge Bank mobile app from your phone's app store.

**Username:** Enter the same username as your current Monona Bank username.

**Password:** Use the last six digits of your Social Security number. Click the **Log In** button.

You will be prompted to review and accept the Terms and Conditions. Please read and click **I agree**.



### Step 2:

**Establish Credentials:**  
Enter a new password.

Click **Continue** when finished.





# MOBILE BANKING

5:36

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Set up challenge questions

First Challenge Question

What is the first name of the maid of honor at

First Answer

Second Challenge Question

What was the name of your first stuffed animal?

Second Answer

Third Challenge Question

What was the name of your first girlfriend/boyfr

Third Answer

Continue

## Step 3:

### Set up Your Challenge Questions:

Your challenge questions will help you recover your account if you forget your password. Each answer must be at least four characters in length.

Click **Continue** when finished.

3:52

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Set up Phone Number

Please enter your phone numbers below, to receive a one-time passcode.

- For U.S. numbers, do not include the 1 in front of the Area Code.
- To receive an SMS Text Message, the Mobile phone number is REQUIRED.
- If you do not have a Home number, please enter the Mobile number in Home and Mobile fields.

HomePhone

6085771234

MobilePhone

USA(+1)

WorkPhone

WorkPhoneExtension

Continue

## Step 4:

**Set up Phone Numbers:** From time to time it may be important for us to reach you by phone, or use your mobile number to authenticate your identity by text message. Update and/or add the correct information.

Click **Continue** when finished.

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



# WHAT YOU NEED TO KNOW

## CHECKING ACCOUNTS



- **CHECKS:** You can continue to use your existing check supply until you run out unless you've already been notified. **You do not need to do anything:** your existing checks will automatically be debited from your new Lake Ridge Bank account.
- **ACH:** Any automatic withdrawals and deposits you have set up for your Monona Bank checking account will remain in effect after the conversion. See Visa® debit card section regarding any automatic withdrawals from your debit card.
- You should always carefully review your monthly statement to ensure all automatic payments, direct deposits and transfers are accurate. If you notice anything different from what you expect after February 13th, please contact us right away at **(608) 223-3000**.

## MOBILE BANKING APP



- Access to Monona Bank's current Mobile app **ends at 5:00 pm on February 10th**.
- Consumers may begin using Lake Ridge Bank's new Mobile Banking app at **9:00 am on February 13th**.



• **To use Lake Ridge Bank's Mobile Banking app**, you can enroll directly through the app or through our online website. Your online banking and mobile app will share the same login credentials. See page 7 for first time log in instructions.

• Download the Lake Ridge Bank Mobile Banking app from your mobile device's app store.



• If you currently use Monona Bank's Consumer True Mobile Banking app, you should remove it from your mobile device.

## BILL PAY

• 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.

## LOANS



• **All Monona Bank 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® DEBIT CARDS



You may begin using your new Lake Ridge Bank Visa® debit card beginning at **8:00 am on February 13th.**

Your current Monona Bank Visa® debit card can be used until **8:00 am on February 13th.**



New Lake Ridge Bank Visa® debit card(s) and activation instructions will be mailed to all cardholders on January 30th. **Each debit card will need to be activated before it can be used on February 13th.**

If you have a joint consumer account, each cardholder on the account will receive a different debit card number.

You will set your own debit card PIN(s) when you activate your new card(s).



If you are currently making any automatic payments using your current debit card, **you will need to notify all payees of your new card number and expiration date on February 13th.**

Update your cards in any digital wallets, such as Apple Pay, Google Pay, PayPal, and others.

### VISA® CREDIT CARDS

**All Visa® credit card users will be receiving new Lake Ridge Bank Visa® credit cards and activation information after March 1st.**

You may use your current Monona Bank Visa® credit card(s) through **Sunday, March 26th.**



**On Monday, March 27th, activate** and begin using your new Lake Ridge Bank Visa® credit card(s).

If you will be traveling during this time, please be sure to bring both your current Monona Bank and new Lake Ridge Bank credit cards with you to ensure you have uninterrupted access to your cards during this time.

Because you will not have access to Monona Bank Online or the True Mobile app starting on **February 13th**, any credit card payments due must be made by mail, by phone, or in person. We will mail you a monthly statement so you will have all the correct information to make a payment.



Any scheduled online or recurring payments will need to be reestablished through eZCard. You can re-enroll in eZCard at **ezcardinfo.com** online beginning **February 13th.**

### STATEMENTS



You may download past statements using Monona Bank's Online Banking service until **5:00 pm on February 10th.**

To ensure you have access to your most recent transaction information, Monona Bank will send you a final paper statement as of **February 10, 2023.**

You can access your past statements by calling our Client Contact Center at **(608) 223-3000.**

# WE'RE HERE TO HELP.

Have questions? We're here for you no matter how you prefer to connect – by phone, email, online chat, or in person at any of our 22 locations **beginning at 9:00 am on February 13th.**

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## 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.

### 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 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

