

# Wealth Advisory Direct Online Application



Drop completed application off at any Lake City Bank office or mail to: Lake City Bank,  
Attn: Trust Operations, PO Box 1387, Warsaw, IN 46581-1387

Are you and/or the joint owner a Lake City Bank Consumer Internet Banking Customer?

Owner  Yes  No                      Joint Owner  Yes  No

Would you and/or the joint owner like to receive account statement notifications electronically and view your statements in Wealth Advisory Direct?

Owner  Yes  No                      Joint Owner  Yes  No

If yes, do you also want a paper statement mailed to you?

Owner  Yes  No                      Joint Owner  Yes  No

## Customer Information

**\*Required Fields**

<b>Trust Account Name*</b>	<b>Trust Account Number(s)*</b>

<b>Owner Information*</b>			
Full Name:* _____			
<i>Last</i>	<i>First</i>	<i>M.I.</i>	<i>Social Security Number</i>
Address:* _____			
<i>Street Address</i>		<i>Apartment/Unit #</i>	
<i>City</i>		<i>State</i>	<i>Zip Code</i>
Phone:* (    )	E-Mail Address:*		

<b>Joint Owner Information</b>			
Full Name: _____			
<i>Last</i>	<i>First</i>	<i>M.I.</i>	<i>Social Security Number</i>
Address: _____			
<i>Street Address</i>		<i>Apartment/Unit #</i>	
<i>City</i>		<i>State</i>	<i>Zip Code</i>
Phone: (    )	E-Mail Address:		

<b>Third Party Access Requests</b>			
Relationship to Client: _____		Approved: _____	
Full Name: _____			
<i>Last</i>	<i>First</i>	<i>M.I.</i>	
Address: _____			
<i>Street Address</i>		<i>Apartment/Unit #</i>	
<i>City</i>		<i>State</i>	<i>Zip Code</i>
Phone: (    )	E-Mail Address:		

**\*\*Because I (we) have access to account information online, I (we) authorize you to change statement frequency to an ANNUAL Statement.**  Yes  No

Lake City Bank is pleased to provide you with the ability to see your trust account information online. I will immediately notify Lake City Bank if the confidentiality of my Login ID and/or password is compromised by calling 888-522-2265. At various times, transactions will be posted and market values adjusted, so please understand that the information you see during the visit may differ from the information on your printed statement. You should rely on the printed statement. Please note that in estimating the current market value of holdings, we gather information from several sources that we believe to be reliable, but we cannot guarantee that information. Where no market value is readily available, we have used cost as the value.

**Investment products offered through the Wealthy Advisory Group are not deposits or obligations of, or guaranteed by Lake City Bank or any other bank, are not insured or guaranteed by the FDIC or any government agency and are subject to investment risks including the possible loss of principal invested.**

When Lake City Bank receives your signed application for Wealth Advisory Direct, we will process your request. We are required to obtain your signature(s) for online use.

<b>Owner Signature</b>	<b>Date</b>
<b>Joint Owner Signature</b>	<b>Date</b>
<b>Third Party Access Signature</b>	<b>Date</b>

# WEALTH ADVISORY DIRECT TERMS AND CONDITIONS

Revised 9/16/2011

This Agreement establishes the terms and conditions that will govern the provision of services offered to you by the Lake City Bank's Wealth Advisory Group through Wealth Advisory Direct. The terms and conditions included in this Agreement supplement those of the other contracts that govern your Wealth Advisory Group accounts with the Bank.

## Description of Services

The Wealth Advisory Direct website allows you to obtain, through the Internet, information about your accounts using certain equipment and services as specified hereunder. The basic options to access information through both services are:

- Wealth Advisory Group account statement can be viewed and printed.
- Graphical summaries of the assets in the account.
- Detail of the assets in the Wealth Advisory Group account classified by type of investment.
- Detail of transactions registered in the account.
- Capacity to export, in electronic form, balance and transaction data for different periods of the Wealth Advisory Group account.

## Operations of the Internet Access

You must have an account with the Wealth Advisory Group at Lake City Bank and will be exclusively responsible for adopting the appropriate safety measures to avoid unauthorized access to the accounts through the Internet. Lake City Bank will not have any explicit or implicit obligation to investigate or verify if the internet access is being used by a person you authorized, or in accordance with the safety measures adopted by you. Lake City Bank will only be responsible for verifying that any access to the account through the Internet is made with your access ID and the corresponding password.

You will be responsible for acquiring and providing maintenance to the equipment used to access the Wealth Advisory Direct website. In order to access the account through the Internet, and use all the services available, you must have a personal computer, a printer, Internet access through an internet provider and an Internet browser with SSL encryption technology. You will be exclusively responsible for verifying that your equipment is compatible with the specifications of the Internet access. If there are any changes in the required specifications to access the Wealth Advisory Direct website, you will make necessary changes to the system at your own cost. All costs related to the installation, use and maintenance of the equipment, telephone lines and Internet access services will be your responsibility.

Lake City Bank agrees to update periodically, during working hours, the information that can be obtained through the Wealth Advisory Direct website. Nevertheless, Lake City Bank does not assume the obligation to update such information on a specific time, or follow a predetermined schedule.

Lake City Bank will be diligent in updating the information of your account and if applicable, in processing the transactions you submit through the Wealth Advisory Direct website. Nevertheless, Lake City Bank will not be responsible for any incorrect or incomplete information that you submit or information that it is not updated in the Internet access services.

You will have access to the Wealth Advisory Direct website 7 days a week, 24 hours per day. Periodically, the system will be unavailable when regular scheduled maintenance is performed. You accept and agree that such availability and the ability of Lake City Bank to provide access to this service depend on the continuous operation and availability of Lake City Bank's system and the telecommunication lines that interconnect the components of the system to the computers of Lake City Bank, its internet provider, its browser, your personal computer and the access equipment, and your telephone and/or electricity lines. If Internet access is temporarily suspended for any reason, Lake City Bank will not be responsible for any interruption in your access to the Wealth Advisory Direct website.

## Authorization to access the Wealth Advisory Direct website services

You can designate representatives to obtain data and to process transactions in the account through the Internet. Such designation must be submitted to Lake City Bank, through the Wealth Advisory Group Trust Officer responsible for your account, and include information of each authorized representative. Each authorized representative will have his / her access code and password. You will be responsible for the actions of these representatives and releases Lake City Bank of and from any claim related to the actions of your

representatives. From time to time, you will be able to replace or add authorized representatives to access your account through this service.

You shall notify the Bank if any authorized representative is no longer authorized to access this service. This notification shall be submitted to Lake City Bank through a letter, fax or email addressed to the Wealth Advisory Group Trust Officer and will be effective from the moment it has been received by the Trust Officer.

## Term

The provisions of this Agreement will be in full effect until one of the parties notifies the other its intention to cancel this service. In such case, you will immediately stop your use of the Wealth Advisory Direct website.

## Intellectual Property and Trademarks

All the rights in and to the images, text, screens and pages of the Wealth Advisory Direct website are property of Lake City Bank or third parties, as specified. You will be able to copy information on the Wealth Advisory Direct website only for your personal use. You shall not copy, publish, distribute record, modify, or transfer this information and materials, or create derivative reports for public or commercial purposes except as provided in this Agreement. You accept and agree that the name of the Wealth Advisory Direct website, as well as other trademarks used here are the property of Lake City Bank or its affiliates, or third parties. You shall not use these trademarks without the prior written consent of Lake City Bank or the legitimate owner of the trademark.

## Warranty

Lake City Bank makes no warranty or representation of any kind explicit or implicit in connection with the information and materials (including text, graphics, links and other objects) included in the Internet access under this Agreement, including but not limited to, any warranty of merchantability or fitness for any particular purpose. You understand and agree that Lake City Bank is not responsible for and will have no liability for errors or omission related to Internet access. Neither Lake City Bank nor its providers express or guarantee that the Wealth Advisory Direct website is appropriate for any particular use by you. You accept that you have received from Lake City Bank suitable information regarding the Wealth Advisory Direct website and that you have freely and voluntarily decided to enter into this Agreement and obtain access to the Wealth Advisory Direct website according to the terms and conditions of this Agreement.

You declare and guarantee to Lake City Bank that you do not have the intention to use and will not use the Wealth Advisory Direct website for the direct or indirect purpose of providing services (including, without limitation, financial, data processing, administrative or other related services) to any person or organization. Any links to pages or sites of entities that are not affiliated to Lake City Bank is provided solely as suggested topics that can be of interest or utility for you. Lake City Bank does not have any control concerning these pages or sites. Lake City Bank does not provide any guarantee as to the exactness, integrity or reliability of these pages or sites, or as to its fitness for any specific purpose, nor guarantees that they are free of defects or claims, viruses, or other contamination. Lake City Bank does not endorse and is not responsible for the opinions, ideas, products, information or services offered in these pages.

## Limitation of Liability

Except as specifically provided in this Agreement or any other contract applicable to the relation between you and Lake City Bank, or as required by law, you agree that Lake City Bank will not be liable for any loss or damage, direct or indirect, caused by the Internet access or by any means related to your access and use.

You hereby agree to indemnify and hold Lake City Bank harmless from any and all claims, demands, causes of action, losses, liabilities, damages and judgments, or changes of any kind arising in connection to this Section VII.

## Confidentiality

Lake City Bank will adopt the necessary precautionary measures to ensure that your information in the Internet access is confidential and that unauthorized third parties do not access such information. Lake City Bank

will be presumed to fulfill this obligation whenever it follows its normal security procedures.

#### **Charges**

Certain functionality of the Wealth Advisory Direct website may have a basic annual fee for each authorized representative ("User"). The total fees are established in the fee schedule applicable to the trust services that Lake City Bank provides to you.

#### **Non Authorized Transactions**

If you believe that you have lost or someone has stolen one of your passwords or secret numbers, or if you suspect that there is any type of fraudulent activity in your account, you must inform Lake City Bank immediately through the Trust Officer responsible for your account.

#### **Other Issues**

Lake City Bank reserves the right to amend, update, modify or discontinue the Wealth Advisory Direct website at any time and to amend or modify at any time the terms of this Agreement by providing a prior notice to you.

You will not transfer this Agreement to any person without the prior written consent of Lake City Bank.

This Agreement shall be governed by and interpreted under the laws of the State of Indiana.

#### **Client Service**

If you need any assistance with the internet access, you should contact the Wealth Advisory Group Trust Officer responsible for your account or a person designated by Lake City Bank.

#### **Separability**

If any clause contained in this Agreement is declared null, invalid, illegal or in conflict with any statute, applicable law or regulation by a court with jurisdiction, such clause will be deemed to be modified or changed to comply therewith or, if this is not possible, will be excluded from this Agreement and the remaining clauses shall remain in full force and effect.