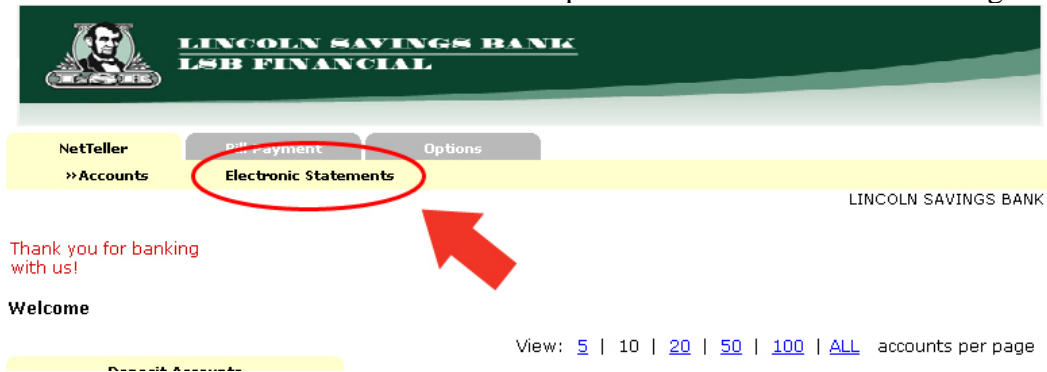


LSB eStatement Sign-up Instructions:

1. Log in to your LSB Online Banking account.
2. Select Electronic Statements Option. After a successful log in, just below the LSB banner, there is an option entitled "Electronic Statements". Click this option to initiate the eStatement sign-up.



3. Complete the eStatement sign-up form. You will need a recent statement to verify some information. The SSN information requested will be for the first name on the account. Be sure to enter the first listed name exactly as it appears on the account statement. Click "Continue".

Welcome to the Lincoln Savings Bank online statements sign-up page.

You will need a copy of a recent printed statement in order to set up your account. The information on your statement can be found at the top of the first page as seen in the example to the right.

You will only need to complete this process once. After you have successfully created your user profile, you will then be able to access your online statements.

Please enter all of the requested information in the form to the right, then click the Continue button.

If you experience any problems using this site, please contact our Customer Support center at:

Phone: (800) 588-7551
Email: LSBinfo@MyLSB.com

SAMPLE STATEMENT

| | |
|-------------------------------|---------------------------|
| Temp-Retire Service Requested | Account Number: 1234 5678 |
| | Statement Date: 11/05/08 |
| | Page Number: 1 |
| | Items: 1 |

John Sample
123 Any Street
Lincoln, IA 50002-0011

Your Account Number:
123456789

Name of Primary Account Holder:
Jane Customer

Statement Date:
05 / 1 / 09
Month / Day / Year

Last 4 Digits of Your Social Security #/Tax ID #:
1234

Your Email Address:
Jane@Domain.com

Re-enter Your Email Address:
Jane@Domain.com

Continue

(continued)




LINCOLN SAVINGS BANK

eStatements

4. Accept the terms of the Online Statement Services Agreement. If you decline to accept the agreement, you will not be enrolled for electronic statements.

Online Statement Services Agreement

 **Electronic Delivery of Bank Statements Consent and Agreement**

- Welcome to Lincoln Savings Bank's Online Banking Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statement.
- The words "we," "us," and "our" means Lincoln Savings Bank and the words "you" and "your" means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this Disclosure, "Communication" means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.
- Scope of Communications to Be Provided in Electronic Form**
When you select "Accept" with respect to an Account, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper Communications to you, unless you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
 - Initial disclosures or agreements for your Account or associated payment features.
 - Periodic disclosures or monthly billing statements for your Account.
 - Notices or disclosures about a change in the terms of your Account or associated payment feature.
 - Privacy policies and notices.
- Method of Providing Communications to You in Electronic Form**
All communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specified on your Online Banking Application, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally be designated in advance for such purpose.
- Authorization**
By accepting below you are acknowledging receipt of the terms and conditions contained in the Lincoln Savings Bank Online Statement E-Sign Disclosure to which you agree to be bound:

5. Indicate your account preferences. Once you have accepted the online services agreement and your information is verified, you will be placed at the "Account Preference" screen, which gives you the option to select "Printed/Mailed" or "Electronic". Choose the Electronic option for any accounts you wish to receive eStatements.

Your Account Preferences

Name on Account: Jane Customer
Email Address: Jane@Domain.com

| Delivery Preferences: | Account # | Name | Delivery Preference |
|-----------------------|-----------|---------------|--|
| | 123456789 | Jane Customer | <input type="radio"/> Printed/Mailed <input checked="" type="radio"/> Electronic |
| | 123456 | Jane Customer | <input type="radio"/> Printed/Mailed <input checked="" type="radio"/> Electronic |
| | 1234567 | Jane Customer | <input type="radio"/> Printed/Mailed <input checked="" type="radio"/> Electronic |

Once you have successfully signed up to receive eStatements, you just click the Electronic Statements option in Online Banking to view your electronic statement. (the same option you clicked to sign-up for eStatements)

If you do not have an Online Banking account, visit your local LSB office to sign-up. It's FREE for all LSB checking clients, and only takes a few minutes to get started. Once you have an active Online Banking account, you can sign-up for eStatements.

Call LSB at (800) 588-7551 if you have additional questions.



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www.MyLSB.com