

These terms and conditions ("Terms and Conditions") are accepted and agreed to by any individual, entity, or party-in-interest (sometimes referred to as "you") and shall govern your use of the software available and services offered on and through the Wealth Access investment platform owned, developed and maintained by Wealth Access, Inc. at wealthaccess.com (the "Platform"). Your access to the Platform shall be by invitation from your Lake City Bank ("Bank", "we", or "us") Wealth Advisory Group ("WAG") representative and conditioned upon your acceptance of these Terms and Conditions. These Terms and Conditions supplement any other terms, conditions, disclosures or agreements that govern your current and future WAG accounts with the Bank and shall be in addition and subject to other third party terms and conditions, including, without limitation, the Wealth Access End User Terms of Service ("Terms of Service") that apply to the Platform and its software and services.

Acceptance of Terms and Conditions

By using the Platform, using the software and/or services offered on the Platform, or by clicking to accept or agree to these Terms and Conditions when such option is available to you, you accept and agree to these Terms and Conditions. If you do not want to agree to these Terms and Conditions, you must not access or use the Platform, its software or services.

Description of Services

The Platform provides you online access to information about your WAG accounts using certain equipment and services as specified hereunder. The information and services available on the Platform include, without limitation:

- Your WAG account statements and tax forms
- Graphical summaries of the assets in your WAG accounts
- Detail of the assets in your WAG accounts classified by type of investment
- Detail of transactions registered in your WAG accounts
- Capacity to export, in electronic form, balance and transaction data for different periods from your WAG accounts
- Your financial plan as developed by your WAG representative
- Ability to upload personal documents for access by your WAG representative
- Ability to link external investment accounts ("External Accounts") to the Platform

Please note that at no time will you have the ability to transact any fund or investment activity in or from your WAG accounts on the Platform as all such activity must be conducted by your WAG representative.

Bank and WAG Access

By agreeing to these Term and Conditions and continued use of the Platform, you hereby grant authority to the Bank and WAG to access your account on the Platform ("Platform Account") and all WAG account information, data and documentation that may be accessible through or as part of your Platform Account.

Your Access

In order to establish and maintain your Platform Account, you must have an account established with WAG and you will be exclusively responsible for adopting the appropriate safety measures to avoid unauthorized access to the Platform and your Platform Account through the internet or otherwise. To establish your access to the Platform, you may be asked to provide certain registration details or other information. It is a condition of your use of the Platform that all information you provide is correct, current and complete. If you choose, or are provided with, an access ID, password or any other piece of information as part of the Bank's security procedures ("Access Credentials"), you must treat such information as confidential and you must not disclose it to any other person or entity, subject to your rights to designate an authorized representative hereunder. The Bank will not have any explicit or implicit obligation to investigate or verify at any time if access of or to the Platform or your Platform Account by a third party is appropriate or permitted by you. The Bank's responsibility is limited to verifying that any access to your Platform Account is made with your Access Credentials of record with the Bank at the time of access.

You will be responsible for acquiring and providing maintenance to the equipment used to access the Platform. In order to access the account through the internet, and use all the services available, you must have a personal computer or device, 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 internet access. If there are any changes in the required specifications to access the Platform, you will be responsible for making the necessary changes to ensure proper access to the Platform 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.

The Bank agrees to update periodically, during working hours, the information, data and documentation that can be obtained through the Platform relating to your Platform Account. The Bank will be diligent in updating such information, but you hereby acknowledge that (a) the Bank does not assume any obligation to update such information on or at a specific time, or follow a predetermined schedule, and (b) the Bank makes no warranty or representation to you regarding the completeness or accuracy of the information, data and/or documentation updated by the Bank hereunder and shall not be responsible for any incorrect or incomplete information that you submit or information that it is not updated in the Platform.

Subject to the Terms of Service, you will have access to the Platform 7 days a week, 24 hours per day. Periodically, the system will be unavailable when regular scheduled maintenance is performed by Wealth Access. You hereby accept and agree that such availability and the ability of the Bank to provide access to the Platform depend on, among other things, the continuous operation and availability of the Platform by Wealth Access, Inc., the telecommunication lines that interconnect the components of the Wealth Access, Inc. system to the computers of the Bank, the Bank's internet provider, the Bank's browser, your personal computer, device or other access equipment, and the power sources for each of the foregoing. You hereby acknowledge that, if access to the Platform or the services contemplated hereunder is suspended for any reason by Wealth Access, Inc., the Bank or otherwise at any time, the Bank will not be responsible for any interruption in your ability to access or use the Platform for the period of time for which the Platform and/or services are inaccessible. In addition to the foregoing, please note that all WAG account information, data and documentation shall be accessible on the Platform for no more than seven years from the date when any such WAG account information, data and documentation first appears on the Platform.

Authorization to Access the Platform

We encourage you to not provide your Platform Access Credentials to any third party. However, you can designate representatives to access your Platform Account to obtain information and data accessible within your Platform Account. Such designation must be submitted to the Bank, through the WAG representative responsible for your WAG accounts, and include appropriate information about each authorized representative, as more particularly required by the Bank. Each authorized representative will have his/her own access credentials. You will be solely responsible for the actions of any third party to which you grant access to your Platform Account and hereby release Lake City Bank of and from any and all claims relating to or liability resulting from the actions of such third parties in connection with your Platform Account and the access thereto as authorized by you. You agree to notify the Bank immediately of any unauthorized access to or use of the Platform or your Platform Account, unauthorized use of your Access Credentials, or any other breach of security by calling (888) 522 – 2265.

You may remove an authorized representative from your Platform Account at any time. To do so, you hereby agree to notify the Bank in writing. This notification shall be submitted to Lake City Bank through a letter or email addressed to your WAG representative and will be effective from the moment it has been received by your WAG representative.

Bank's Right to Disable Access; Cooperation with Authorities

The Bank has the right to disable any user name, access ID, password or other piece of your Access Credentials, whether chosen by you or provided by the Bank, at any time in our sole discretion for any or no reason, including, if, in the Bank's opinion, you have violated any provision of these Terms and Conditions. In addition, you acknowledge that the Bank has the right to fully cooperate with any law enforcement authorities or court order requesting or directing us the Bank to cooperate in any investigation or disclose the identity or other information of you or anyone accessing the Platform or your Platform Account. You hereby waive any claims against the Bank and hold the Bank harmless from any third party claims or actions by law enforcement or any other governmental authorities in connection with or related to any such cooperation or disclosure by the Bank, and/or your access and/or use of the Platform.

Links to Third Party Sites

Links to the Platform through the Lake City Bank Website and/or Lake City Bank Digital are meant for convenience only. The Bank

does not review the content on or control the Platform and is not responsible for the actions or inactions of Wealth Access, Inc. or any other third party in connection with the Platform.

Term; Modification

These Terms and Conditions, as modified from time to time, shall be in full force and effect until such time as you notify the Bank in writing of your intention not to access or use the Platform any longer. Upon receipt of such notice, the Bank may take all steps necessary to immediately discontinue your access to the Platform and your Platform Account.

The Bank hereby reserves the right to, at any time, amend, revise, update, modify or delete from these Terms and Conditions, at Bank's sole discretion, and with or without notice to you. Unless otherwise stated, all changes to these Terms and Conditions are effective immediately when we post them and apply to all access to and use of the Platform thereafter. Your continued use of the Platform following the posting of revised Terms and Conditions means that you accept and agree to the changes. You are expected to check this page each time you access the Platform so you are aware of any changes as they are binding on you.

Intellectual Property and Trademarks

All the rights in and to the images, text, screens and pages of the Platform are property of Lake City Bank, Wealth Access, Inc. or third parties, as specified. You will be able to copy information on the Platform relative to your Platform Account only for your personal use. You shall not copy, publish, distribute record, modify, or transfer said information and materials, or create derivative reports for public or commercial purposes except as provided in these Terms and Conditions. You accept and agree that the name of the Platform, as well as other trademarks used here are the property of Lake City Bank, Wealth Access, Inc., or third parties. You shall not use these trademarks without the prior written consent of Lake City Bank, Wealth Access, Inc. or other third parties, as appropriate.

Warranties or Representations

The Bank makes no warranty or representation of any kind, explicit or implicit, in connection with the information, data, materials, and/or documentation (including text, graphics, links and other objects) included in the Platform, including, without limitation, any warranty of accuracy, timeliness, merchantability or fitness for any particular purpose. You understand, acknowledge and agree that the Bank is not responsible nor liable for errors or omissions in or relating in any way to said information, data, materials, and/or documentation on the Platform or access thereto. Neither the Bank nor its third party providers warrant or represent that the Platform is appropriate or suitable for any particular use by you. You hereby accept, acknowledge and agree that you have received from the Bank suitable information regarding the Platform and that you have freely and voluntarily decided to (a) accept these Terms and Conditions, and (b) obtain access to the Platform according to the provisions set forth herein.

You hereby warrant and represent to the Bank that you will not, nor do you have the intention to, use the Platform or any information, data or documentation accessible thereon, for any unlawful purpose, or for the purpose of providing services, directly or indirectly (including, without limitation, investment, financial, data processing, administrative or other related services) to any person or organization. You hereby acknowledge and agree that the Bank has no control over nor any responsibility for any External Accounts linked to the Platform by you, that the linking of any such External Account is done so at your own risk, and that you are responsible for any damage, defects, claims, viruses, or other contamination caused by or as a result of the linking of such External Accounts to the Platform and/or your Platform Account.

Limitation of Liability; Indemnity

Except as specifically provided in these Terms and Conditions or as otherwise required by law, you hereby acknowledge and agree that under no circumstances shall the Bank, nor any of its employees, agents, successors, assigns, or affiliates be liable for any loss or damage, direct or indirect, caused by (a) the Platform, your improper access thereto and/or your improper use thereof, or (b) access to and/or use of the Platform by any authorized third party designated by you hereunder.

You hereby agree to indemnify and hold the Bank harmless from any and all claims, demands, causes of action, losses, liabilities, damages and judgments, or charges of any kind, including, without limitation, all attorney fees and expenses, relating to, resulting from or in connection with (c) the Platform, (d) your Platform Account and/or your use of and access thereto, (e) any access and/or use of the Platform and/or your Platform Account by an authorized representative designated by you hereunder, (f) or any services contemplated hereunder.

Confidentiality

Lake City Bank will adopt the necessary precautionary measures to ensure that your information contained in your Platform Account is and remains confidential, subject to the Terms of Service and any access properly granted by you to authorized representatives hereunder, 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.

Assignment

You will not assign or otherwise transfer these Terms and Conditions to any person without the prior written consent of the Bank.

Severability

If any clause contained herein 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 these Terms and Conditions and the remaining clauses shall remain in full force and effect.

Waiver

The failure of the Bank to exercise or enforce any right or provision of these Terms and Conditions shall not constitute a waiver of such right or provision. A waiver on one or any such occasion shall not be construed as a bar or waiver of any such rights or remedies on future occasions.

No Third Party Rights

No provision herein provides any person or entity not a party to these Terms and Conditions with any remedy, claim, reimbursement, or cause of action or creates any other third party beneficiary rights.

Governing Law and Forum Choice

These Terms and Conditions and the relationship between you and the Bank shall be governed and construed by the laws of the State of Indiana and the applicable laws of the United States of America, without regard to its conflict of laws provisions. You hereby consent and submit to the personal and exclusive jurisdiction of the courts of the State of Indiana located in Indianapolis, Indiana, county of Marion, in any action or dispute related to these Terms and Conditions.

Arbitration and Class Action Waiver

At the Bank's sole discretion, we may require you to submit to any dispute arising under these Terms and Conditions and/or your access and/or use of the Platform, including disputes arising from or concerning interpretation, violation, invalidity, non-performance, or termination hereof, to final and binding arbitration under the Rules of Arbitration of the American Arbitration Association, as modified or amended from time to time, applying Indiana law.

To the extent allowed by law, you hereby agree to irrevocably waive any right you may have to a trial by jury or other court trial (other than small claims court) or to serve as a class representative, as private attorney general, or in any other representative capacity, or to participate as a member of a class of claimants, in any lawsuit, class arbitration, consolidation of individual arbitrations, or other proceeding filed against us and/or related third parties.