Welcome Kit Cake City Bank Member FDIC

Ready for a better bank?

Welcome to Lake City Bank—we're glad you've decided to bank with us. This Welcome Kit contains all you need to transfer your banking easily. Just follow these steps.

Open your new Lake City Bank account

We'll help you choose the right account for you and pair it with services that make access easy—anywhere, anytime. You'll receive your new debit card in a few days. You can sign up for Lake City Bank Digital right away. Access all your accounts, from any device! Be sure to check out our digital solutions insert for details on all of our services that keep you connected.

Create a checklist for your electronic transactions

Simply review the transactions you do electronically and list them on the enclosed checklist—remember automatic deposits, automatic withdrawals and payments from your debit card. Don't forget to download a list of payees from your former online banking account to enter into Lake City Bank Digital Bill Pay.

Change your transactions

Change the transactions on your list to connect with your new Lake City Bank account. We've enclosed forms for your payroll and other direct deposits. Be sure to change payments linked to your debit card to your new debit card number. You can change most automatic deposits and withdrawals online or by phone, but we've included paper change forms in case you need them.

Close your old account

After deposits begin posting in your new account, and you're sure that checks and automatic payments have cleared your former account, close your old account. You can use our account closing form—ask us for help if you need it.

Have questions? Need help?

- Call your local branch
- Call our One Call Center at (888) 522-2265

lakecitybank.com

Make City Bank

Automatic Deposit Authorization

То_____

From_____

I have recently opened an account with Lake City Bank and want my automatic deposit credited to my new account.

New account number	
Lake City Bank Routing Number	074903719
Account Type	
Thank you!	
Authorized Signature	
Name	
Date	

Use this form for payroll direct deposit, and for retirement and Social Security benefits that you have credited to your account.

Dake City Bank

Automatic Payment Authorization

То_____

From_____

I have recently opened an account with Lake City Bank and want to have my automatic payment deducted from my new account.

New account number	
Lake City Bank Routing Number	074903719
Account Type	
Thank you!	
Authorized Signature	
Name	
Date	
Company Name	
Account Number	
Address	
Address	
City State ZIP	

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Automatic Payments and Debit Card Payments Checklist

Automatic Deposits

List all the direct deposits to your current account.

Deposit	From	Done	Date
Employer Payroll			
Employer Payroll			
Social Security			
Social Security			
Pension/Retirement			
Pension/Retirement			
Investment/Brokerage			
Investment/Brokerage			

Automatic Payments

List all the automatic payments debited from your account.

Payment	То	Done	Date
Mortgage			
Car Loan			
Home			
Insurance			
Car Insurance			
Gas			
Electric			
Water			
Internet/Cable			
Mobile Phone			
Home Phone			
Home			
Equity Loan			
Personal Loan			
Credit Card			
Credit Card			
Credit Card			
Donation			
Subscription			
Subscription			
Subscription			

Debit Card Payments

List all the automatic payments deducted using your debit card.

Payment	То	Done	Date
Mortgage			
Car Loan			
Home			
Insurance			
Car Insurance			
Gas			
Electric			
Water			
Internet/Cable			
Mobile Phone			
Home Phone			
Home			
Equity Loan			
Personal Loan			
Credit Card			
Credit Card			
Credit Card			
Donation			
Subscription			
Subscription			
Subscription			



Binge watch your money with Lake City Bank Digital!

Lake City Bank Digital is a totally reimagined, redesigned place where all your money comes together. From any device. Anytime. It streamlines your account access, so everything is in one go-to place, for ALL your accounts – credit cards, loans, investments, even your accounts outside of Lake City Bank! Transfer funds, view transactions and statements, reorder checks, view and print check images, make payments, transfer money to other financial institutions (for a fee) and open new accounts. Plus, deposit checks when accessing Lake City Bank Digital with the mobile app.

Enroll in Lake City Bank Digital

If you're using a computer, go to lakecitybank.com. Click on the Access Account drop down and select Digital Banking. Make sure you use Google Chrome, Firefox, Microsoft Edge or Safari. If you're enrolling with your mobile device, download the Lake City Bank Digital app via the Apple App Store or Google Play Store.

Click Enroll from the Lake City Bank Digital login screen (black menu bar). Complete the enrollment page with the following information (account number, account type, ZIP code, social security number, last name, first name, date of birth) and select a Login ID. Click Continue.

When you log in for the first time, we'll send you a Secure Access Code (SAC) to verify your identity. Click one of the contact types listed on the screen to initiate the SAC. Enter the SAC within 15 minutes of when you requested it. Click Submit.

Create a Password. Your password must be between 5 and 15 characters and must contain at least 1 number.

You may register your device to avoid entering a SAC each time you log in.

Enroll in eStatements

Go paperless and get 24/7 access to at least 12 months of statements. No more filing and storing, or statements sitting in your mailbox.

Log in to Lake City Bank Digital. (If you haven't enrolled in Lake City Bank Digital, see enrollment instructions above.) Click on the Account Services tab. Then click on the Change Document Delivery Preferences tab. Verify that you are able to view PDFs. A list of your accounts appears. Change the delivery method from Paper Statements to Electronic Statements for each account you would like to receive via eStatement.

Deposit Checks with the Mobile App

Log in using the Lake City Bank Digital mobile app. Select Menu, then Transfers/Payments. Select Deposit a Check and follow the prompts. Be sure to add "For Mobile Deposit Only at Lake City Bank" with your signature on the back of the check.

Pay People with Zelle®

Send money to almost anyone you know with a bank account in the United States. All you need is a recipient's email address or U.S. mobile number. Log in to Lake City Bank Digital. Select Menu, then Transfers/Payments. Select Send Money with *Zelle*. Follow the steps as prompted to enroll and get started.



Stay Secure with Card Controls

Turn your debit cards on and off* in seconds with a simple tap and set restrictions and alerts for your debit card based on transaction amount, transaction type, merchant type and geography.

Log in to the Lake City Bank Digital app. Select Menu, then Account Services. Select Card Controls. You will be directed to the new Card Controls app in your phone's app store. Download the Card Controls App. Then go back to the Lake City Bank Digital app and select Card Controls again. This will open the Card Controls app. Follow the prompts to add your card information and set up alerts and restrictions

If you have any questions about Lake City Bank Digital, please contact our One Call Center at (888) 522-2265.

*If you're turning your debit card off because of fraud, you'll still need to call the bank to close that card and order a new one. Turning your card off in Card Controls only prevents the card from being used while it's turned off.

Lake City Bank provides additional layers of security when logging in to Lake City Bank Digital to help safeguard your information. This technology recognizes if your computer or mobile device has been used before to access your account. If you log in from a device that has not been used in the past, you will be asked to validate your identity through a one-time secure access code (SAC) via a phone call or text message. If getting the SAC via a phone message is not possible (or if we do not have a valid phone number on file).

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Cake City Bank

Digital Transaction Reference Guide

Mobile Deposit

Available in the Lake City Bank Digital when you use the mobile app.

- Cumulative weekly limit \$7,500 (over a rolling 7 day period); lower limits may apply for new accounts
- Cutoff time 7 pm ET
- View deposits made before 7 pm ET on a business day in Lake City Bank Digital and Telephone Banking the following business day. Deposits made after 7 pm ET or on a non-business day will be processed the next business day and viewed in Lake City Bank Digital and Telephone Banking the day after processing.

Bill Payments

- \$9,999 transaction limit; \$20,000 cumulative daily limit
- Cutoff time 7 pm ET
- Expedited Payment fee \$20 for next day paper check delivery; \$6 for next day electronic delivery

Zelle ®

\$300 transaction limit; \$300 cumulative daily limit

External Transfers

- Daily limit \$2,000 for incoming; \$10,000 for outgoing
- Monthly limit (rolling 30 day) \$5,000 for incoming; no limit for outgoing
- Transfer fee no charge for incoming; \$5 per transfer for outgoing
- Cutoff time 7 pm ET

ATM Deposits

Deposit checks and cash (bills only) at Lake City Bank ATMs that accept deposits.

- Transaction limit \$4,999
- Transaction limit for multiple deposits \$499 per deposit if a deposit more than \$499 has been made at an ATM on the same day
- Cutoff time 7 pm ET
- View deposits made before 7 pm ET on a business day in Lake City Bank Digital and Telephone Banking. View deposits made after 7 pm ET or on a non-business day in Lake City Bank Digital and Telephone Banking the next business day.

If you have any questions about these digital services, please contact our One Call Center at (888) 522-2265.

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Dake City Bank

Request to Close Accounts

То_____

From _____

Please accept this letter as authorization to close the accounts below at your financial institution. I have cancelled electronic transactions and all outstanding transactions have cleared. Please send a check for the remaining balance to me at the address below.

Name	
Address	
City State ZIP	
Phone	

Please close these accounts.

Account Number	Account Type

Thank you!

Authorized Signature _____

Name_____

Date _____