



LAYTON STATE BANK INTERNET AND BILL PAYMENT DISCLOSURE

Layton State Bank Internet Banking Agreement and Disclosure

1. Coverage. This Agreement applies to your use of our Internet Banking Service, Community Connection and Corporate Connection, which permits you to access your accounts with us via the Internet for services selected by you and agreed upon by us. This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms “you” and “your” refer to each depositor on an account accessible by Internet Service, and the terms “us”, “we”, and “our” refer to the Bank.
2. Enrollment/ Application Forms. To establish Internet Service you will complete an enrollment form or other documents evidencing your desire to access your accounts using Community or Corporate Connection or apply online by answering a series of account specific questions.
3. Your Responsibility. You are responsible for selecting all systems, hardware and your Internet Service provider and for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Internet Service provider and systems and computer services.
4. Access Codes. We will issue to you a user id and password to access services using Community Connection. You're assigned user id and password has the same effect as your signature authorizing transactions. You agree to safeguard your id and password, not to imprudently record your user id or password or otherwise disclose or make the user id and password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your user id and anyone who has access to this information will have full access to the same services you can perform on Community or Corporate Connection, including full access to your accounts. You have no ability to limit any such person's authority once Community Connection is accessed. If anyone uses your user id and password with your permission, you will be responsible for any transactions performed by that person.
5. Customer Liability. Tell us at once if you believe your user id or password has been lost, stolen or otherwise become available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your user id and password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your user id and password, and we can prove that we could have stopped someone from using your id and password without your permission, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get back any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

6. Contact in Event of Unauthorized Transfer. If you believe your user id or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 262-821-6200 or write 4850 s. Moorland Rd. New Berlin 53151.
7. Business Days. Our business days are Monday through Friday. No processing is performed on federal holidays.

We can process a fund transfer on the same day if we receive your instructions before 5:00 p.m. or bill payment on the same business day if we receive your instructions before our Bill pay cut-off hour of 10:00 p.m. If we receive your instruction after the end of our business day, we process the transaction on our next business day. If you schedule a fund transfer or bill payment for a future date, we process the transaction after the close of business on that date, if that day is a business



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day. If the date you request for a future transfer or payment is not a business day, we process the transaction on our next business day. If you schedule a recurring funds transfer or bill payment and the payment date does not exist in a month, the payment will be processed on the last business day that month.

8. Functions Using your user id and password you can perform some/or all of the functions (depending upon product selection) as authorized in the Enrollment Forms, in connection with the accounts described in the Enrollment Forms, and you can:
- view account information
 - transfer funds among your deposit accounts
 - transfer funds from your line of credit to your checking account
 - make payments out of deposit accounts to your loan accounts
 - issue a stop payment
 - conduct bill payment

Subject to available funds, you may transfer funds through Community or Corporate Connection in any amount (corporate user limits may vary).

9. Additional Information regarding Bill Payment

- a. General. If one of the services identified on your Enrollment Forms is Bill Payment, you can pay bills either on an automatic recurring basis or periodically as you request. You must designate one account as your primary bill payment account.

To use bill payment, you will provide us with the name and address of the payee (i.e., the person you want to pay), your account number with that person and any other information we require to properly debit your account with us and credit your account with the payee. Please allow three to ten business days for processing this information. If your account number or any other information changes, or if you wish to add or delete payees, you must provide us with these changes at least three business days in advance of a payment. All such designations and changes must be entered in the appropriate fields through the Bill Payment section of Community or Corporate Connection.

We work with payees to encourage them to accept an electronic or check payment. If we are unsuccessful, or if we believe that the payee cannot process payments in a timely manor, we may decline to make future payments to this payee. In the unlikely event that this occurs, we send you a notice. We may refuse to make payments to certain payees in our sole discretion (including, without limitation, government agencies) and to payees in sole discretion in the services.

- b. How Bill Payments are made. Bill payments are processed either through an electronic transmission to the payee or by check drawn on your account and mailed to the payee. Payees who receive electronic delivery will receive your payment information, including your account number with the payee, through a computer link. All checks are sent through the U.S. mail. Payments made with checks are generally received and credited by most payees within five to seven business days. If we receive any payment instructions from a payee, we may follow those instructions, to help ensure that the payment is received by the payee and promptly credited to your account.

To help ensure that your payments arrive on time, you must schedule your payment to be processed at least three business days before the payment due date for an electronic payment to the payee and at least ten business days before the due date for a check payment mailed to



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the payee. This generally allows sufficient time for the payee to receive and post your payment.

- c. Late Charges. If you follow all of the procedures described in this Agreement and help screens and instructions accurately and completely, and a bill payment has not arrived at the payee within the allowable number of days described on the screen at the time you scheduled the payment, we may reimburse you for all penalties and associated late fee charges incurred due to such a late payment. Situations in which you are deemed responsible for failing to follow procedures and instructions include, without limitation, your failure to schedule the payment a correct number of days before the due date, incorrectly scheduling the payment or supplying incorrect account information.

10. Canceling Funds Transfers or Bill Payments.

- a. Canceling an Order. You may cancel or change a pending funds transfer or bill payment by selecting and accurately completing the appropriate fields from the payment menu. Any instruction to cancel or change a transfer or bill payment must be received prior to the cutoff time the day before the transaction is to be processed. Except for preauthorized transfers, described below, if we don't receive your complete and accurate Instruction identifying a funds transfer or payment prior to that time, we may process the transaction.
- b. Preauthorized Transfers. If you tell us in advance to make a regular payment at regular time out of your account without further action by you (a preauthorized transfer), you can stop these payments either by following the procedure in the preceding paragraph in time for us to receive your request three business days or more before the payment is scheduled to be made. If you stop payment of such a preauthorized transfer in accordance with the terms of this Agreement, we will stop the next debit and all subsequent preauthorized payments to that payee.
- c. Liability for Failure to Stop a Preauthorized Transfer. If you order us to stop a Preauthorized transfer three business days or more before the transfer is scheduled, and the stop payment order is made according to terms and conditions of the account and this Agreement, including the requirement that you give us the exact amount of the debit, the next date of the debit and the exact name of the payee, and we do not do so, we will be liable for losses or damages proximately caused by our failure.
- d. Charges for Stopping Payment. If you submit an oral or written stop payment request for a preauthorized payment, we will charge you for each such stop payment order, the charge for stopping payment identified in our current fee schedule accompanying this Agreement as may be amended from time to time. If you cancel or change any pending funds transfer or bill payment by completing the appropriate fields from the payment menu, there will be no charge.
- e. Our Rights. If we fail to cancel or stop any funds transfer or bill payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we re-credit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that payee.

11. Overdrafts. When you schedule a funds transfer or bill payment using the Internet Service, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your funds transfer or bill payment from your account on the date we process your instruction. Each instruction to us to withdraw or transfer from an account is an order to us to pay from that account at that time or on a later date, if any, indicated in the instruction. We may charge payments against the account even though the charge creates an overdraft, or we may refuse to make payments if the charge creates an overdraft. If you overdraw your account, you agree to immediately pay us the



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overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

12. Limitations on Transfers. Under federal regulations, you may make no more than six preauthorized electronic fund transfers and telephone transfers, including Internet Service transactions, checks and point-of-sale transactions per month from your savings or money market deposit account. Of these six transactions, you are limited to no more than three transactions per month by check, draft, debit card or similar order to third parties. Each fund transfer or bill payment through Internet Service from your savings or money market deposit account is counted as one of six limited transfers you permitted each month. (However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.)
13. Fees. We will charge you for Internet Service fees, if any, identified in our current fee schedule accompanying this Agreement, and as it may be amended by us from time to time, and otherwise in accordance with our Deposit Account Rules.
14. Periodic Statements. Your Internet Service account activity will appear on your periodic account statement.
15. Our Liability for Failure to Make Transfers. If you have given us all the proper and timely instructions and have properly completed all fields to complete a transfer or bill payment, and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable, for instance:
 - If, through no fault of ours, your account does contain sufficient collected funds to make the transfer
 - If the money in your account is subject to legal process or other encumbrances restricting the transfer
 - If the transfer would go over the credit limit on your overdraft credit plan, if any
 - If a transfer system was not working properly and you knew about the breakdown when you started the transfer
 - If an act of God or circumstances beyond control (such as fire or flood) prevent the transfer or use of Internet Service despite reasonable precautions that we have taken
 - If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse
 - If you have not provided us with complete and correct payment information, including without limitation the name, address, account number and payment amount for the payee on a bill payment
 - If you have not properly followed the instructions for using the Internet Service
 - If your operating system is not properly installed or functioning properly
 - For errors or failures from any malfunctions of your browser, internet service provider, computer, computer virus or other problems relating to the computer equipment you use with the Internet Service, including, without limitation, your inability to access Internet Service or any part of Internet Service.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS OR PAYING A BILL WILL BE TO CORRECT THE ERROR (AND PAY ANY PENALTIES AND ASSOCIATED LATE CHARGES TO THE PAYEE), BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO INTERNET SERVICE.



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16. Accounting Information Disclosure.

The circumstances under which we may disclose information about your accounts to third parties are summarized in our current privacy notice accompanying this Agreement.

You should also know that our Privacy Disclosure statement is displayed on our web site at www.laytonstatebank.com.

17. Termination. We may modify, suspend or terminate your privilege of using Internet Service and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate Internet Service, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Any one person who can use the account accessible with Internet Service may terminate Internet Service. Termination shall not affect the rights and obligations of the parties for transaction made with the Internet Service before we have had a reasonable time to respond to your termination request. You must cancel all future transfers and bill payments, whether recurring or individual payments, when you terminate Community Connection or we may continue to process such payments.

18. Third Parties. You understand that support and services relating to Internet Service are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service.

19. Amendment. We may amend this Agreement at any time. Notice will be sent to you at your current address in our files. Amendments will be effective upon the date indicated in the notice.

20. General. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail.

In Case of Errors or Questions about Your Electronic Transfers

Telephone us at 262-821-6200 or write us at 4850 S. Moorland Rd. New Berlin WI 53151 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number;
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.



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The 10-day periods in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45 day time period to investigate your complaint or question will be 90 days in place of 45 days.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of documents that we used in our investigation.

Bill Pay Procedures and Guidelines

Product Information. Layton State Bank has emerged as an industry forerunner in electronic bill payment. Layton State Bank provides customers with technological solutions that permit consumers and businesses to pay any bill electronically, regardless of how it is presented.

Bill Payment users have the ability to:

- Schedule payments up to 364 days in the future
- Schedule bill payments on a regular basis
- Review, change and cancel payments
- Send payments by Check or Electronically

The Bill Payment Module enables clients to initiate bill payment instructions electronically. This is a “pay anyone” service, meaning that the client is not restricted to a particular set of payees established by the payment processor. Certain types of payments (such as court-ordered payments and outside the U.S.) are not permitted using this service.

Clients must establish payees by providing specific data including name, address, and account number. Payees are specific to each client; drop-down lists are available of payees that the client has established. Access to the bill payment service may be restricted by User ID; however if a user has access to bill payment, he or she may create and send payments to any payee.

In order to create a bill payment transaction the end user must identify the payee, dollar amount of the payment (US dollar only), and the date. The Bill Payment Module provides basic “consumer” bill payment functionality. A client may add, change, or delete payees or payments; schedule payments to be made in the future; grant or restrict user access to the bill payment service; and review payment history.

The Bill Payment Processing Center manages the vendor relationship and determines whether the payment is sent electronically or by paper check. Many payments are sent electronically; the Bill Payment Processing Center works directly with payees to establish electronic payment connections. Funds will be debited from the clients bill payment account within two days of the payment date and moved to a settlement account for clearing of the item. The Bill Payment Processing Center handles research issues about specific payments.

General Security Overview. There are several ways in which to access to Internet Banking. Access is restricted by a firewall, through SSL encryption and user authentication. The web pages that are used to provide the user interface for the client are encrypted using SSL for the security of the data displayed on the pages. All users must have a browser that is capable of supporting 128-bit SSL to access



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Internet banking products. In addition, the sign on validation will verify that the Company or Client ID, User ID and password belong to a user of Internet banking product.

Secure Browsers. To help ensure the security of all data transmissions, the secure web server will tell you if your browser does not meet our minimum-security standards. Internet Banking requires a browser with 128-bit encryption. We recommend the most current version of either:

- Microsoft Internet Explorer
- Netscape Navigator

You will not be able to login to any Internet banking product without 128-bit encryption. If you need to upgrade you current browser, and are using Microsoft Internet Explorer or Netscape Navigator, you can download the upgrade from the following location:

To download Microsoft Internet Explorer:

<http://www.microsoft.com/ie/download/128bit.htm>

To download Netscape Navigator:

<http://www.netscape.com/download/su1.html>

If you have problems downloading a browser or upgrading from these sites, contact your Internet Service Provider for additional assistance or refer to the help screens on the Microsoft or Netscape sites.

What is 128-bit encryption? Using 128-bit encryption or “strong encryption” helps to provide the highest level of security currently available. Encryption is the scrambling of information for transmission as it travels to and from your PC. All information sent across the Internet during your online banking session is encrypted into a string of unrecognizable characters. Once the information reaches the intended destination, the information is transformed back to a readable format.

When you try to connect to any Internet banking product without having 128-bit encryption you will receive an error message. In some versions of Netscape Navigator without 128-bit encryption, you may receive an error message that reads “The server has encountered bad data from the client.” This message means that you must upgrade to a 128-bit version in order to access Internet Banking.

The Bill Payment Module requires that the user have an Internet Service Provider (ISP) and an Internet browser installed. The Internet browser is not part of either Internet banking product. Bill Payment is provided on a web platform; therefore, if a user does not have Internet access and an ISP they will not be able to user the Bill Payment Module. Furthermore, the browser must support 128-bit encryption due to the security requirements of this service.

Factors customers should be aware of when implementing bill payment:

- Layton State Bank must setup a business to use the Bill Payment Module
- A user may select one account to designate as a bill payment funding account. If there is a change in the funding account number, the customer will need to notify the bank to make the change. The customer account information will be updated the next business day if the change was made before 4:00 p.m. EST.
- Since clients are making bill payments as if they were writing checks, bill payment transactions are not included in limit checking. However, the maximum single payment amount allowed is \$9,999.99.
- Funds will be debited from the user’s bank account within two days of the payment date and moved to a settlement account for clearing. Therefore, check numbers are not available for payments that are sent by paper check with this service.



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The Basics. There are two basic steps involved in making payments through either Internet banking product: setting up payees, scheduling payments to the Processing Center.

- **Set Up Your Payee:** Provide the payee names, addresses, phone numbers and account numbers for the payees you wish to pay – credit cards, department stores, individuals, etc. Refer to the most recent invoices, statements and coupon books for payee information. This information must be absolutely accurate (especially the payee phone number). The Processing Center needs correct and complete information to direct your payments accurately.
- **Schedule Your Payments:** After setting up your payees, you must specify whom to pay, along with the date and the amount of the payment. Payments can be scheduled as variable or reoccurring.
- **Variable Payments:** Variable payments can be single payments or payments that vary in amount every month – like your electric and water bill. Select the payee, then specify the payment date and amount
- **Future Dated Payments:** Future dated payments can be setup as reoccurring payments, which can be setup the same day of each month. The payments can be setup with different date but with the same amount. IE: a car loan or mortgage payment. Select the payee, specify the future payment date and amount then transmit to the Processing Center. The Processing Center will process the payment on the specified date you entered.

How Payments are Made. The Bill Pay Module can make all your payments for you- the local florist, a major department store or even your landlord. While many of your payments will be made via check, some payees can receive electronic payments.

- **Laser Printed Checks:** A check is created on a unique, specialized laser printer and drawn on a clearing account. Payees receiving laser checks deposit them just like ordinary checks. If you receive your cleared checks back in your monthly account statement, you will receive these laser checks too.
- **Electronic Payments:** If a payee allows electronic payments there will be an asterisk (*) on the side of the payee. All electronic payments need to be transmitted to the payment center 3- 5 business days before the due date. The customers account will be debited within 24 to 48 hours. A customer is not allowed to pay a court-order payment or make payments to the IRS.

Un-posted Payments. You should allow at least 10 business days for a payee to post your payment. If a payee does not post your payment within 10 business days after the payment has been received, you should:

Step 1: Call the payee directly. Usually the payment will have posted by this time and any questions can easily be resolved. Also, make sure the account number on your statement matches the account number in your payee setup list. If the payment has not posted, follow the next step.

Step 2: Call the Customer Service area and provide the payee, amount, address and the date the payment is due. We'll provide proof of the payment to your payee. The Customer Service area will research the item and follow-up with the customer. If the posting was due to our error, we will resolve the matter directly with the payee, including any late fee up to a maximum of \$50.

Duplicate Payment Safeguard. When more than one identical payment (same amount, same payee, same date) is entered for processing the following message will appear:

The following error occurred while adding the payment: 2019-Duplicate request: Duplicate Payment status Error.

Tip: If you do need to send two identical payments to the same payee account, separate the payment dates by at least one day or vary the payment amounts slightly.

How to Make Changes.



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- **Changing or Canceling Payments:** If you need to change a payment not yet sent to the Processing Center, you may do so within your application. If you wish to change or cancel a check/electronic payment that has been sent to the processing center and is in the pending status, the changes can be made within your software and then sent to the processing center. If the check/electronic payment has been processed you will need to call the Customer Service area to place stop on the payment within the 5 to 10 business day period. All payments need to be transmitted to the processing center 5 to 10 days before the due date.
- **Bank Account Change:** To change the checking account used to process your payment; you will need to call one of our Personal Banker's. If a change is made on the old account, the account must remain open to collect any unpaid items. If there are recurring payments listed within the customer's bill payment setup, the payments will have to be deleted. The customer will need to reissue the recurring payment to reflect the new account number.

Special Guidelines. Bill Pay eliminates the time-consuming chore of writing and mailing checks. However, when scheduling payments, you still need to provide enough lead time for your payment to reach your payee by the date you specify.

- Bill payment service will make many of your payments by creating and mailing a check and some payments are sent electronically to the vendor. As a result, it is important that you send all checks 7-10 business days before they are due, electronic payments 3-5 business days before the due date.
- We recommend that you schedule your payment date (1) extra day in advance of the due date on your invoice, at least until you see how fast each payee posts your payment.
- Bill Payment service cannot accelerate payment for an overdue bill.

Insufficient Funds. Despite the many advantages of using Internet Bill Payment, you still must have sufficient funds in your account to cover the payments you authorize. If you request a payment that exceeds the balance in your account, you will incur the same overdraft penalties assessed on a "bounced" check.

Layton State Bank Internet Banking Security Statement

With Layton State Bank Internet Banking, we use a full range of Internet security measures, including cryptography, routers and firewalls, and a trusted operating system to complete our overall security architecture.

Cryptography

Security on the Internet begins with your browser. In order to utilize Internet Banking, you must use a browser that supports the Secure Sockets Layer (SSL) protocol. SSL allows you to securely send and receive encrypted data over the Internet. This protocol provides a secure channel for data transmission through its public/private key encryption capabilities. When a client connects to the Internet Banking Vault Server, the session immediately goes through a "handshaking" process where the server sends a certified Digital ID to the client, whereupon an "encrypted tunnel" is created between the client and the server. This simply means that all requests by the client and, subsequently, all replies by the server are encrypted using an extremely long and complicated key.

Routers and Firewalls

Your account information is protected by a series of filtering routers and firewalls that act as a barrier between the outside world and the internal bank network. The filtering router is the first component that you pass through to gain access to your account information. Much like a security guard, the router is responsible for determining who has access to what components of Internet Banking. This is achieved with Access Control Lists (ACLs) which allow or deny specific services for a particular user. The firewall



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is the next security component that you pass through. The firewall provides a higher level of security and authentication of a client request. The firewall takes advantage of the same type of ACLs that a router utilizes and tracks each request that was made, who made it, when it was made, where it was made, where it was made from, and its destination. Each one of these items is used to determine whether the user is granted access to the requested destination and protects the internal bank network from outside access.

Trusted Operating System

The entire Internet Banking application resides within a trusted operating system. The trusted operating system acts much like a firewall by protecting sensitive and proprietary information from the outside world. The trusted operating system accepts your authorized requests for account information, retrieves the information from our database, and sends the information back to your browser in an encrypted format. The system also contains numerous audit controls to track requests and navigation. This audit control allows us to quickly identify any suspicious activity.

Your Responsibility

When your Internet Banking account is established, you will be provided with a username and password to access your accounts through the Internet. The first time you attempt to access your accounts, you will be prompted to change your password. It is important that you memorize your password and not convey it to anyone else. You must make sure that no one is watching you enter your password and that you properly exit your Internet Banking session/browser before leaving the computer. The Internet Banking system allows you to change your password anytime and you should change your password frequently.

Layton State Bank

Call (262)-821-6200

or write us at:
Layton State Bank
4850 S. Moorland Rd.
New Berlin WI 53151