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You agree not to use the Site, products and/or services provided by Laona State Bank in a way that involves “restricted transactions” (as defined in Regulation GG, 12 CFR Part 233)

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You agree and understand that effective use of the Site will require your browser to use software plugins and modules, including, without limitation, JavaScript, in order to correctly display content and utilize features on the Site.

If you are enrolled in *Laona State Bank Online*:

- Your use of the Services is governed by our Online Access Agreement, which incorporates these Terms of Use by reference, and

- If there is a conflict between these Terms of Use and the Online Access Agreement, the Online Access Agreement controls.

Laona State Bank reserves the right to modify or terminate the Services and the Site or to terminate your access to the Services and Site, in whole or in part, at any time. These Terms of Use constitute a contract between you and Laona State Bank governed by the laws of Wisconsin, with the exception of its conflicts of law's provisions.

### **Indemnification**

You agree to indemnify, defend and hold harmless Laona State Bank and its respective directors, officers, employees, Service Providers and agents from and against all claims and expenses (including reasonable attorneys' fees) arising out of your violation of the Site Terms of Use or misuse of the Site.

### **System Requirements**

To access the Site, you must obtain access to the Internet which involves computer hardware (e.g., computer, modem) and software (e.g., web browser) requirements. You are responsible for and must provide all equipment, software and services necessary to access the service at your own expense. In order to use the service and to access, receive and retain information electronically, you must satisfy the hardware and software requirements listed below:

- Current supported internet browser tool such as; Microsoft Internet Explorer II, Safari 7.3 or newer, Firefox TLS 1.2, or the most recent version of Chrome and an up-to-date pdf reader such as Adobe 5.0.

If you need assistance, please call Laona State Bank at 1-877-909-2911 or 715-674-2911.