



**MAIN BANK**  
613 First Avenue  
Two Harbors, MN 55616  
218.834.2111  
888.852.2117  
FAX 218.834.4753

**SILVER BAY BRANCH**  
88 Outer Drive  
Silver Bay, MN 55614  
218.226.4959  
FAX 218.226.4962

**SUPER ONE BRANCH**  
802 Eleventh Street  
Two Harbors, MN 55616  
218.834.2110  
FAX 218.834.3159

Dear Lake Bank Customer:

6/12/20

The Lake Bank is continually monitoring the impact of COVID-19 (coronavirus). We are committed to the health and safety of our employees, customers and communities.

We have adjusted the way we do business to promote health and safety for our employees and for you, our valued customers. We will continue to have employees work remotely if their job allows. Many employees' jobs require them to be onsite at our offices, therefore we have instituted policies and practices that follow guidance from the CDC and local public health authorities.

Part of our plan to re-open our branch lobbies is to make sure we do it responsibly, therefore we have placed the following restrictions and limitations out of an abundance of caution for the health & safety.

- Our Downtown and Silver Bay offices are scheduled to open on Monday, June 15, with the limitation of four customers in the branch at one time.
- Our Super One branch will remain closed at this time.
- We are recommending that customers wear a mask when meeting with employees directly and will be asked to remove the mask to be identified for all transactions.
- Hand sanitizing stations will be accessible for customers to use upon entering and leaving the building.
- Customers are asked to use the social distancing traffic flow signage areas when waiting to meet with an employee.
- We ask that you do not enter the bank if you have any symptoms of COVID-19, including a fever or cough; or have been exposed to, living with or caring for someone exhibiting these symptoms within the last 14 days.

As part of our plan to protect our employees and customers, Lake Bank employees will either wear masks or use protective germ shields when meeting with customers. We will continue with our routine cleaning and disinfecting of all hard surfaces and all high touch areas. Workstations will be disinfected by each employee after a customer visit.

We encourage customers to continue to use our drive-up windows for all of your transactions where available and our ATMs. Our lobby and drive-up hours will remain the same.

If you prefer to stay at home and connect with us online, our full range of banking solutions including checking your balance, transferring funds, viewing transactions, depositing a check, making loan payments, and paying bills can be accessed 24/7 from our [online banking](#) and [mobile app](#).

We welcome you back and look forward to seeing you soon. We appreciate your understanding and support. Please continue to stay safe and healthy, and we will do the same.

Sincerely,  
Steven D. McLachlan  
President/CEO