

WELCOME TO
BRIDGEWATER BANK



BRIDGEWATER BANK

YOUR GUIDE TO THE MERGER

*Founded By, Funded By and
Focused on Entrepreneurs....*

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Bridgewater Bank is a full service bank committed to serving the diverse, individual needs of real estate and small business entrepreneurs. The Bank was formed on October 31, 2005 and officially opened for business on November 2, 2005 in Bloomington, Minnesota. Bridgewater Bank's knowledgeable team has earned a reputation as the premier real estate lender in the Twin Cities by providing responsive service and simple solutions to an extraordinary network of clients.

WELCOME TO
BRIDGEWATER BANK

BRIDGEWATER BANK was created *from the idea* that the BEST BANK to serve a successful and energized *group of clients* would be one that was built by *experienced bankers* with an ENTREPRENEURIAL PERSPECTIVE.



FIRST NATIONAL BANK OF THE LAKES
IS BECOMING
BRIDGEWATER BANK.



Dear First National Bank of the Lakes Client,

We are excited to announce that on May 23, 2016, First National Bank of the Lakes will become Bridgewater Bank. We understand that change can be challenging, but we assure you that our intention is to make this transition as seamless as possible.

We recognize you have come to appreciate the personalized service First National Bank of the Lakes provides. At Bridgewater, we realize that relationships are as important as the products offered and the service provided. We have built our business with this model and plan to continue providing the same relationship-based banking you have come to expect. In addition, we hope you will appreciate a few of the upgrades we plan to offer. Bridgewater Bank provides a wide range of deposit and lending products, including real-time online banking, mobile banking for personal and business, mobile deposit and more. We intend to bring you the best of both worlds – the same familiar, local experience, but with the strength, services and product offerings of a larger local bank.

Despite Bridgewater's young tenure, we have built a solid foundation and are rated "well-capitalized" by the Federal Deposit Insurance Corporation (FDIC). Since inception in 2005, we have established ourselves as one of the premier entrepreneurial banks in the Twin Cities. We are a local bank that was founded on the idea that the best bank to serve a successful and energized group of clients would be one built by bankers with an entrepreneurial perspective. We are founded by, funded by and focused on local entrepreneurs and successful individuals.

We have prepared this guide to serve as a resource to answer questions you may have about your account, new product offerings, locations and more in preparation for Monday, May 23, 2016, when First National Bank of the Lakes branch locations will open as Bridgewater Bank. It is our intention that this packet will also showcase what you can expect from your banking experience with Bridgewater.

If you have any questions during this transition, please do not hesitate to call us directly at 952-893-6868 or stop by one of our branch locations. We would enjoy the opportunity to meet and visit with you.

We look forward to serving as your financial partner starting May 2016, and beyond.

Sincerely,

Jerry Baack
President/Chief Executive Officer

WHY IS FIRST NATIONAL BANK OF THE LAKES MERGING WITH BRIDGEWATER BANK?

On January 7, 2016, it was announced that Bridgewater Bank and First National Bank of the Lakes signed a definitive agreement to merge. This is an exciting time for First National Bank of the Lakes clients. Partnering with Bridgewater Bank provides you with the same responsive service you have come to expect, but with a broader range of product offerings and access points throughout the Twin Cities. In today's regulatory environment, it has become increasingly difficult to maintain compliance with state and federal regulations without significant investments in technology and human resources. This merger provides First National Bank of the Lakes the ability to offer clients expanded financial products, services and locations that would require increased staff expertise at higher operating costs. Bridgewater has a reputation as a bank that gets the job done and we can assure you that you will enjoy this unconventional banking experience.

WHEN DOES FIRST NATIONAL BANK OF THE LAKES BECOME BRIDGEWATER BANK?

First National Bank of the Lakes is scheduled to merge with Bridgewater Bank effective May 20, 2016. In preparation for the conversion, existing First National Bank of the Lakes branches will close at 2 p.m. on Friday, May 20, 2016 and will remain closed on Saturday, May 21, and Sunday, May 22, 2016. **First National Bank of the Lakes will open as Bridgewater Bank on Monday, May 23, 2016.**

AFTER THE MERGER IS COMPLETE, WHAT WILL THE BANK NAME BE?

Post merger, the combined bank will operate under the Bridgewater Bank name.

AS A FIRST NATIONAL BANK OF THE LAKES CLIENT, IS THERE ANYTHING I SHOULD DO TO GET READY FOR THE MERGER?

No. You can continue "business as usual" with First National Bank of the Lakes as we prepare for the merger.

WILL ANY FIRST NATIONAL BANK OF THE LAKES BRANCHES CLOSE?

WILL ADDITIONAL BRANCH LOCATIONS BE AVAILABLE?

First National Bank of the Lakes' downtown branch will merge with Bridgewater Bank's downtown branch effective May 20, 2016. On Monday, May 23, branch locations opening as Bridgewater Bank include:

- Bloomington – 3800 American Blvd. W., Ste. 100 | Bloomington, MN 55431
- Minneapolis Downtown – 625 Marquette Ave S., Ste. 100 | Minneapolis, MN 55402
- Minneapolis Uptown – 3100 Hennepin Ave. | Minneapolis, MN 55408
- St. Louis Park – 4400 Excelsior Blvd. | St. Louis Park, MN 55416
- Greenwood – 21500 Highway 7 | Greenwood, MN 55331
- Orono – 2445 Shadywood Road | Orono, MN 55392
- Richfield – 6613 Penn Ave. S. | Richfield, MN 55423

WILL THE HOURS OF THE BRANCHES CHANGE?

Bridgewater Bank's first priority is serving its clients. Hours of operation will remain as currently noted for all branch locations. The daily cutoff time at all branches starting May 23 will be 4:30 P.M. After the merger process is complete, modifications may be considered to best meet the needs of current and emerging clients. Rest assured, any adapted hours will be communicated before changes are finalized and will be available on our website, www.bridgewaterbankmn.com.

WHAT WILL HAPPEN TO THE FIRST NATIONAL BANK OF THE LAKES EMPLOYEES WITH WHOM I DEAL?

First National Bank of the Lakes employees are essential to the ongoing success of the combined bank. It is important to Bridgewater Bank and First National Bank of the Lakes to retain employees who you have come to know and depend on to assist you with your financial needs. We believe employees who deliver responsive support and outstanding client service will have a significant opportunity and role in Bridgewater Bank.

WILL ANY OF MY ACCOUNT(S) BE CHANGING?

On May 20, you will be mailed your last statement from First National Bank of the Lakes. Please note you may receive two statements in one month while your routine statement schedule is being established. On May 23, some of your account(s) may be transferred to the Bridgewater Bank account(s) that best resemble features and benefits of your existing account(s). We are confident this transition will not have an impact on your current banking and no action is required on your behalf. The outline below illustrates changes to Personal and Business Banking accounts as a result of the merger process. After May 23, if you believe another account type is more appropriate, simply contact Bridgewater Bank and an Account Executive will change your account type.

PERSONAL BANKING

CURRENT	NEW
\$100 MINIMUM	Checking
PERSONAL NOW	Interest Checking
INDEXED MONEY MARKET	Money Market Savings
REGULAR SAVINGS	Savings
THRIFT SAVINGS	Savings

* There are no changes to Regular Checking or Health Savings Accounts.

BUSINESS BANKING

CURRENT	NEW
SMALL BUSINESS CHECKING	Business Checking
BUSINESS NOW	Business Interest Checking
BUSINESS SAVINGS	Business Money Market
NON-PERSONAL INDEXED MONEY MARKET	Business Money Market

* There are no changes to Business Checking Accounts.

WILL I BE ABLE TO ACCESS MY STATEMENT OR PAYMENT HISTORY AFTER THE CONVERSION PROCESS?

No. If you would like to retain historical information for your records such as statement history and payment history, we encourage you to export these documents from Online Banking at First National Bank of the Lakes prior to May 20. This information will not be accessible after the conversion process has been finalized. Starting May 23, your statements will be archived through Online Banking.

WHAT HAPPENS TO MY FDIC INSURANCE COVERAGE IF I HAVE DEPOSITS AT BOTH BANKS THAT MERGE?

Your deposit accounts at both institutions are insured to the maximum permitted by law. According to the FDIC, when two or more insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming Bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. Certificate of Deposits from the assumed Bank are separately insured until the earliest maturity date after the end of the six-month grace period. Certificate of Deposits that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a Certificate of Deposit matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period. If you have any questions, please contact us.

I HAVE AUTOMATIC DEPOSITS AND WITHDRAWALS TO MY ACCOUNT. DO I NEED TO NOTIFY ANYONE?

There is no reason to notify anyone at this time. Your deposits and withdrawals will continue to post to your accounts when they are converted to Bridgewater Bank accounts. If there is any action required on your behalf, an Account Executive will reach out to you.

WHAT IS MY NEW BANK ROUTING NUMBER?

Bridgewater Bank's routing number is 091017523.

HOW WILL I LOG INTO ONLINE BANKING? CAN I USE BILL PAY?

After the merger is finalized on May 23, you can access your account(s) at Bridgewater Bank's website, www.bridgewaterbankmn.com, using your current login credentials. Upon logging in, you will be prompted to accept the terms and conditions in order to use features such as Bill Pay (e-Pay). If you are a current Bill Pay user at First National Bank of the Lakes, your payee information will be imported to Bridgewater's Bill Payment system, CheckFree.

CAN I SIGN UP FOR ELECTRONIC STATEMENTS?

Yes. Bridgewater is proud to offer complimentary e-Statements to all clients. Upon logging in to Online Banking on or after May 23, you will be prompted to sign up for e-Statements. Otherwise, you will continue to receive mailed statements.

CAN I USE ANY BRANCH (FORMER FIRST NATIONAL BANK OF THE LAKES OR BRIDGEWATER BANK) FOR TRANSACTIONS AFTER MAY 23?

Yes. Starting May 23, all former First National Bank of the Lakes locations will open as Bridgewater Bank. Bridgewater Bank encourages you to visit any of the locations that best suit your banking needs. You will be able to do the following inside any branch office beginning Monday, May 23, 2016:

- Deposits
- Account Inquiries
- Open Accounts
- Withdrawals
- Update Account Records

CAN I USE MY SAME CHECKS?

Yes. You can continue using your checks. If you need to reorder checks prior to May 23, 2016, please contact a First National Bank of the Lakes representative to reorder. After the conversion, a Bridgewater Bank Account Executive will be available to assist you with ordering checks.

WILL I BE ABLE TO CLAIM THE CONTENTS OF MY SAFE DEPOSIT BOX AT THE ORONO BRANCH?

Yes. It is business as usual. You can go to the Orono branch and access your safe deposit box. No action on your part is required because of the merger.

WHAT ABOUT MY LOAN OR MORTGAGE WITH FIRST NATIONAL BANK OF THE LAKES?

All mortgages and loans have been assumed by Bridgewater Bank. Your payment amount and due date will remain the same. If your payment is taken out of your account, it will continue as it has in the past. Payments can also be mailed or made in person at any Bridgewater Branch starting May 23. Should you have any questions about your loan during this transition, feel free to contact Bridgewater Bank's Loan Administration Team at loanadmin@bwbmn.com or 952.283.3762.

WILL THE TERM ON MY CERTIFICATE OF DEPOSIT CHANGE?

There will be no changes to the term on your Certificate of Deposit.

WILL I RECEIVE A NEW ATM OR DEBIT CARD?

If you currently use an ATM or a Debit Card, you can expect to receive a Mastercard ATM/Debit Card in the mail in early May. This card will remain inactive until the weekend of the systems conversion on May 21 and 22. With the conversion process, there will be a 12-hour window on either May 21 or 22 where your current card and new card will work simultaneously. We encourage you to have both cards on hand during this time for your convenience. Starting Monday, May 23, your Bridgewater ATM or Debit Card will be active and your First National Bank of the Lakes card will no longer be valid. If you have reoccurring debits that are tied to your ATM or Debit Card, you will need to update your card information for these transactions to avoid denied debits effective May 23.

CAN I USE THE ATM'S AT ALL THE NEW LOCATIONS?

You can continue to use the ATM's at First National Bank of the Lakes for all ATM deposits leading up to the conversion on May 20, 2016. Bridgewater Bank is part of an ATM partnership, MoneyPass, which grants you access to thousands of surcharge-free ATM terminals locally and nationally.

CAN I CONTACT SOMEONE WITH QUESTIONS?

Should you have any questions surrounding this merger, please do not hesitate to contact Adam Benjamin, Vice President of Business Services at Bridgewater Bank. He would be glad to help answer your questions. He can be reached at 952.283.3762 or bankmail@bwbmn.com.

HOW CAN I LEARN MORE ABOUT BRIDGEWATER BANK?

You are always welcome to visit any Bridgewater Bank branch and meet with one of our Account Executives. You can also visit Bridgewater Bank's website at www.bridgewaterbankmn.com to learn more about the Bank's history, vision, values and culture.

 ONLINE BANKING

As a Bridgewater Bank client, you have secure access to your accounts online at www.bridgewaterbankmn.com. Online Banking provides you with an array of tools and features designed with ease in mind.

Online Banking Features:

- View Account Balances and History
- Pay Bills
- Transfer Money
- View e-Statements
- Internal/External Account Transfers
- Locate an ATM
- Receive Account Alerts
- Use PopMoney (Person to Person Payments)

 MOBILE BANKING

With Bridgewater Bank's mobile banking app, you can access your accounts anywhere, anytime by using your smart phone. It's designed to fit your lifestyle with convenient and secure access on-the-go. The app is available for iPhone and Android devices and can be downloaded via the App Store or Google Play.

Mobile Banking Benefits:

- View Account Balances and History
- Pay Bills
- Transfer Money
- Locate an ATM
- Deposit a Check

 DEBIT & CREDIT CARDS

Debit & ATM Cards

A Debit Card is a fast, safe and easy way to make purchases right from your Bridgewater Bank checking account. It's ideal for everyday purchases or paying bills. Easily track your purchases by using online or mobile banking. With an ATM or Debit Card you can securely access your funds at any ATM nationwide.

Credit Cards

Whether you are interested in earning rewards or looking for a safer way to make payments, a variety of credit card options are available to best suit your unique needs.

 ADDITIONAL SERVICES

- 24-Hour Telephone Banking
- Domestic & International Wire Transfers
- Foreign Currency Ordering & Selling
- Notary Services
- Night Drop at all locations

 BUSINESS SERVICES ONLINE

A more robust version of Online Banking that provides all the tools you need to run a successful business. Through customization unique to each business and user, we grant access to the business services that you need. The benefits are simple: optimize your cash position and maximize your cash flow, allowing your cash to work harder for you.

 MOBILE BANKING FOR BUSINESS SERVICES

Approve payments, deposit checks and transfer money from the convenience of your phone with Bridgewater's mobile banking app for Business Services. To get started, simply download the app titled Bridgewater Business Services in the App Store or Google Play.

 REMOTE DEPOSIT SERVICES

Deposit checks into any of your Bridgewater accounts from the comfort of your home or office 24 hours a day, 7 days a week. Multiple levels of hardware allow for the efficient handling of checks and include reporting capabilities to help simplify research and accounting. Bridgewater Bank also provides a night drop at all locations.

 ACH SERVICES

Gain access to the powerful Automated Clearing House payments network. With this service you can push or pull payments to and from vendors or individuals. Clients rely on this service for rent collection, vendor payment, shareholder distributions, payroll and more.

 WIRE SERVICES

Enjoy fully integrated access via Online Banking to originate wire transfers from your home or office. This is a preferred payment method for many clients who wish to move funds between banks on the same day.

 MERCHANT CARD SERVICES

Clients who accept debit or credit card payments can benefit from our card processing services. Based on your needs, we will cater the solution. Features include terminal-based POS, web payment processing and pre-packaged reporting.

 BUSINESS DEBIT & CREDIT CARDS

Business Debit Cards provide clients quick access to their business account balances. For clients who like the benefits of earning rewards and simplified reporting, we offer a corporate credit card option.

PERSONAL BANKING

Bridgewater Bank is committed to assisting you with your banking needs quickly and efficiently. Our experienced Account Executives will help you find solutions that best suit your personal financial needs.

CHECKING

Do you need a simple and efficient account that allows you easy 24-hour access, check writing, and security? This basic account offers complimentary Online Banking, mobile banking with mobile deposit, ATM access and no monthly fee if you maintain the monthly average balance or enroll your account(s) in e-Statements. *Have your paycheck deposited directly and access your money instantly!*

MINIMUM OPENING BALANCE	\$100
MINIMUM BALANCE REQUIRED	\$50 (monthly average)
MONTHLY MAINTENANCE FEE	\$5 (if balance falls below minimum)
DEBIT/ATM CARD	Complimentary
ATM TRANSACTIONS	Complimentary (at select ATMs)

INTEREST CHECKING

Do you typically have a fluctuating balance that you would like to take advantage of? This account offers ATM access, Online Banking, mobile banking with mobile deposit and your first order of checks is on us! Maintain the minimum monthly balance and your account comes at no charge.

MINIMUM OPENING BALANCE	\$1,000
MINIMUM BALANCE REQUIRED	\$1,000 (monthly average)
MONTHLY MAINTENANCE FEE	\$10 (if balance falls below minimum)
CHECKS	(free first book of checks)
INTEREST	Paid Monthly
DEBIT/ATM CARD	Complimentary
ATM TRANSACTIONS	Complimentary (at select ATMs)

INVESTOR CHECKING

For those of you who maintain large balances in your Bridgewater accounts, we offer you an account that we think you will appreciate! This account pays higher interest, offers complimentary Bridgewater checks, Online Banking, mobile banking with mobile deposit and ATM access.

MINIMUM OPENING BALANCE	\$10,000
MINIMUM BALANCE REQUIRED	\$10,000 (in any Bridgewater account)
MONTHLY MAINTENANCE FEE	\$15 (if balance falls below minimum)
CHECKS	Complimentary
INTEREST	Paid Monthly
DEBIT/ATM CARD	Complimentary
ATM TRANSACTIONS	Complimentary (at select ATMs)

SAVINGS

Do you have a little extra cash that you want working for you? This account will pay you interest and allow you the flexibility to make a few withdrawals each month. As long as you maintain an average monthly balance your account comes at no charge. *This is the perfect account for children or to save for that special event.*

MINIMUM OPENING BALANCE	\$50
MINIMUM BALANCE REQUIRED	\$50 (monthly average)
MONTHLY MAINTENANCE FEE	\$3 (if balance falls below minimum)
TRANSACTION FEE	6 Free Withdrawals per Month (\$1 per withdrawal after 6)
INTEREST	Paid Quarterly

MONEY MARKET SAVINGS

Are you looking for a safe place to watch your money grow? This account will pay you a competitive rate, while offering easy access, check writing, and no monthly fee if you maintain the monthly average balance! If you enjoy the security of maintaining a larger balance, this account was developed for you.

MINIMUM OPENING BALANCE	\$1,000
MINIMUM BALANCE REQUIRED	\$1,000 (monthly average)
MONTHLY MAINTENANCE FEE	\$10 (if balance falls below minimum)
TRANSACTION FEE	6 Free Withdrawals per Month (\$1 per withdrawal after 6)
INTEREST (based on tiered rates)	Paid Monthly
TIERS	\$0 to 10,000 \$10,001 to 25,000 \$25,001 +

CERTIFICATES OF DEPOSIT

Inquire about our special terms and rates.

BUSINESS ACCOUNTS

Bridgewater Bank is committed to assisting you with your banking needs quickly and efficiently. Our experienced Account Executives will help you find solutions that best suit your business banking needs.

BUSINESS CHECKING

A simple account for low to moderate activity. The first 100 combined debits and credits per month are free.

MINIMUM OPENING BALANCE	\$500
MINIMUM BALANCE REQUIRED <i>(monthly average)</i>	\$500
MONTHLY MAINTENANCE FEE <i>(if average balance falls below minimum)</i>	\$10
TRANSACTION FEES - DEBITS AND CREDITS <i>(after 100 combined per month)</i>	\$0.25

PREMIER BUSINESS CHECKING

A more complex account for high activity. This analyzed account calculates an earnings credit to offset monthly fees and requires no minimum balance.

MINIMUM OPENING BALANCE	\$500
MINIMUM BALANCE REQUIRED	No Minimum
MONTHLY MAINTENANCE FEE	\$20
TRANSACTION FEES	
CREDITS	\$0.50
DEBITS	\$0.25
LOCAL ITEMS	\$0.10
ON-US ITEMS	\$0.10
TRANSIT ITEMS	\$0.10

BUSINESS MONEY MARKET

An interest bearing account that allows up to 6 free withdrawals per month. The interest is tiered, accrued daily and paid out monthly.

MINIMUM OPENING BALANCE	\$500
MINIMUM BALANCE REQUIRED <i>(monthly average)</i>	\$500
MONTHLY MAINTENANCE FEE <i>(if balance falls below minimum)</i>	\$15
TRANSACTION FEES <i>(6 free withdrawals per month, \$1 per withdrawal after 6)</i>	
INTEREST	Paid Monthly
TIERS	\$0-25,000
	\$25,001 - 100,000
	\$100,001 - 500,000
	\$500,001 +

CONSUMER BANKING

	INTEREST RATES	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT
SAVINGS*	.10%	.10%	\$50

	INTEREST RATES	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT
MONEY MARKET SAVINGS*			\$1,000
\$0 TO 10,000	.05%	.05%	
\$10,001 TO 25,000	.15%	.15%	
\$25,001+	.40%	.40%	

	INTEREST RATES	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT
INTEREST CHECKING*	.10%	.10%	\$1,000
INVESTOR CHECKING*	.40%	.40%	\$10,000

BUSINESS BANKING

	INTEREST RATES	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT
BUSINESS MONEY MARKET*			\$500
\$0 TO 25,000	.15%	.15%	
\$25,001 TO 100,000	.25%	.25%	
\$100,001 TO 500,000	.35%	.35%	
\$500,001+	.45%	.45%	

CERTIFICATE OF DEPOSIT**

(\$10,000 minimum balance required)

	INTEREST RATES	ANNUAL PERCENTAGE YIELD (APY)
3 MONTH	0.10%	0.10%
6 MONTH	0.20%	0.20%
9 MONTH	0.35%	0.35%
12 MONTH	0.40%	0.40%
13 MONTH	1.00%	1.00%
15 MONTH	0.45%	0.45%
18 MONTH	0.50%	0.50%
24 MONTH	0.60%	0.60%
30 MONTH	1.34%	1.35%
36 MONTH	0.75%	0.75%
48 MONTH	1.00%	1.00%
60 MONTH	1.73%	1.75%

Rates are effective as of March 31, 2016

*Rates are determined by the bank, and may change after the account is opened. Fees can reduce earnings.

**Early withdrawal penalties may be imposed. Fees may reduce earnings.

BUSINESS BANKING

ACTIVITY	FEE
BUSINESS SERVICES ONLINE BANKING	N/C
MOBILE BANKING FOR BUSINESS SERVICES	N/C
BUSINESS BILL PAY (<i>e-Pay</i>)	N/C
BUSINESS E-STATEMENTS	N/C
ANNUAL BUSINESS SERVICES REVIEW FEE	\$25.00
REPLACE TOKEN FEE	\$25.00
REMOTE DEPOSIT SET UP	N/C
REMOTE DEPOSIT MONTHLY FEE	\$50.00
PREMIER REMOTE DEPOSIT MONTHLY FEE	\$70.00
REMOTE DEPOSIT REINSTALL FEE	\$100.00
ACH MONTHLY FEE (<i>≤5 files per month</i>)	\$25.00
PREMIER ACH MONTHLY FEE (<i>>5 files per month</i>)	\$50.00
ACH FILE REVERSAL FEE	\$75.00
INCOMING/OUTGOING WIRE EMAIL NOTIFICATION	N/C
PREMIER WIRE MONTHLY FEE	\$25.00
OUTGOING ONLINE WIRE FEE	\$10.00
ACCOUNT LEVEL ALERTS	N/C
RETURNED ITEM SPECIAL HANDLING MONTHLY FEE	\$10.00
IP ADDRESS FILTERING	N/C
ACH DEBIT BLOCKING MONTHLY FEE	\$10.00
POSITIVE PAY MONTHLY FEE	\$25.00
PREMIER POSITIVE PAY MONTHLY FEE	\$50.00
MERCHANT CARD SERVICES	Obtain Quote
BUSINESS CREDIT CARDS	Obtain Quote
COIN & CURRENCY SERVICES	Obtain Quote

BASIC FEES

ACTIVITY	FEE
INCOMING WIRE FEE	N/C
DEBIT/ATM ACCESS FEE (<i>at all MoneyPass ATM locations</i>)	N/C
OUTGOING DOMESTIC WIRE FEE	\$25.00
OUTGOING FOREIGN WIRE FEE	\$50.00
ACCOUNT RESEARCH	\$25.00/hour
REPRINT STATEMENT FEE	\$5.00
DEBIT/ATM REPLACEMENT CARD FEE	\$5.00
RETURNED ITEM CHARGE	\$4.00
DORMANT ACCOUNT FEE	\$5.00/month
EARLY ACCOUNT CLOSING FEE (<i>if within 6 months of opening</i>)	\$10.00
FOREIGN DEPOSIT ITEM FEE	\$3.00
OVERDRAFT PAID ITEM FEE	\$30.00
OVERDRAFT RETURNED ITEM FEE	\$30.00
STOP ITEM CHARGE(S)	\$30.00
GARNISHMENT/LEVY FEE	\$75.00

PRIVACY POLICY

FACTS

What does Bridgewater Bank do with your personal information?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security and Transaction History
- Income and Credit History
- Account balances and Checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customer's personal information to run their every day business. In the section below we list the reasons financial companies can share their customer's personal information; the reasons **Bridgewater Bank** chooses to share and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BRIDGEWATER BANK SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes-such as to process your transaction, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions? Call us at 952-893-6868 or visit us at www.bridgewaterbankmn.com.

WHO WE ARE

Who is providing this notice?

BRIDGEWATER BANK

WHAT WE DO

How does Bridgewater Bank protect my personal information?

To protect your personal information from access and use, we use security measures that comply with federal law. These measures include computer safeguard and secured files and buildings.

We also maintain other physical, electronic and procedural safeguard and we limit physical access to employees for whom access is appropriate.

How does Bridgewater Bank collect my personal information?

We collect you personal information, for example, when you:

- Open an account or make deposits
- Apply for a loan or make withdrawals
- Use your credit or Debit Card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliate's everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliated to market to you

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. **Bridgewater Bank does not share with our affiliates.**

Non Affiliates

Companies not related by common ownership or control. They can be financial or non-financial companies. **Bridgewater Bank does not share with non-affiliates so they can market to you.**

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. **Bridgewater Bank does not jointly market.**

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day we will consider that the deposit was made on the next business day we are open. If you make a deposit at a US Bank ATM or participating deposit service ATM before 6:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at a US Bank ATM or participating deposit ATM after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

TERMS & CONDITIONS ON YOUR ACCOUNT

EFFECTIVE MAY 23, 2016, THE FOLLOWING SECTIONS HAVE BEEN ADDED:

STOP PAYMENTS

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

ACH & WIRE TRANSFERS

If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

ADDITIONAL TERMS

This account consists of a checking sub-account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your account is a plan on which interest is paid; your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub-account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

To obtain a copy of the full Terms & Conditions, please contact us at bankmail@bwbn.com.

WE LOOK FORWARD
TO SERVING YOU



BRIDGEWATER BANK



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Hours are subject to change, please call us to get current hours of operation for each branch.

BRIDGEWATERBANKMN.COM
