

ONLINE ACCOUNT ACCESS:

Accessing the AST website is designed to be simple and secure. In order to access your account online, please follow these steps:

Step 1: Go to <http://www.astfinancial.com>

Step 2: Click **Login** located at the top right-hand corner of the page.

Step 3: Click **First Time Here? Register** under **Shareholder Central** and complete the short registration process to create your unique login ID. If you are a non – U.S. shareholder, please select **Registration for Non-US Holders** on the top of the page and complete the short registration process. You will need to know the AST Company Number which is printed on the bottom right-hand corner of this letter. Your PIN number will then be mailed to the address of record for the account.

If you are unable to log into your account, it may be that your Social Security Number/TIN is not on file with AST. You will need to complete and return the tax form, W9 form (domestic shareholders), W8 BEN (foreign individual), or W8 BEN-E (foreign entity). The forms are available at www.astfinancial.com/knowledge-center/forms. Once AST receives your tax form your account will become certified, and you can access your account online.

**Please note the following classifications of ownership do not have online access to account information: Individual IRAs, Corporate Entities, Non-Resident U.S. Citizens, Resident Aliens, and U.S. Citizens Living Abroad.*

TELEPHONE AND E-MAIL ASSISTANCE:

You may reach an AST representative by dialing (800) 937-5449 or by dialing (718) 921-8124. You can also e-mail AST at help@astfinancial.com.

Customer service representatives are available 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

MAIL INQUIRIES:

To contact AST via postal mail:

Lake Ridge Bancorp, Inc.

c/o AST

6201 15th Avenue

Brooklyn, NY 11219