



OTCQX INFORMATION

QUESTIONS AND ANSWERS

1. Does Lake Ridge Bancorp, Inc. have a ticker symbol?

- Yes – LRBI will be the ticker symbol.

2. How do I locate the listing information?

- Type LRBI into your search engine and select Lake Ridge Bancorp, Inc, or
- Visit the Lake Ridge Bank website www.lakeridge.bank/lrbancorp, or
- Visit the OTC Markets website www.otcmarkets.com and search for LRBI

3. How can I buy or sell Lake Ridge Bancorp, Inc. shares?

- Lake Ridge Bancorp, Inc. (LRBI) shares will be traded via a broker-dealer. Many commonly known broker-dealers such as Fidelity, Schwab, Edward Jones, and E*TRADE are part of this network.
- If you do not have a broker-dealer, please contact Lake Ridge Bancorp, Inc.'s market maker, **Janney Montgomery Scott, LLC**, to assist you with all your enquiries relating to selling or purchasing Lake Ridge Bancorp, Inc. stock.

Contact information:

Michael Acampora - Senior Vice President

Phone: (904) 280-4909 | Fax: (904) 280-5349 | Email: macampora@janney.com

Janney Montgomery Scott, LLC.

814 A1A North, Unit 203, Ponte Vedra Beach, FL 32082

4. I already own LRBI stock within your Wealth Management department, what do I need to do?

- Nothing. Because our Wealth Management department holds all LRBI shares for our customers in book entry and not certificate forms, there is nothing you need to do, and we would be happy to continue to hold your shares for you.

5. Can I use the managed account I already have with your Wealth Management department to purchase shares?

- Yes – we can hold shares of LRBI within your managed account if you direct us to do so. You will just need to sign a simple form indicating you directed us to purchase the shares.

6. Do I need to transfer my stock to street name (with a Dealer-Broker) if I do not want to sell my stock?

- No – we encourage Shareholders to keep their accounts, managed by ClearTrust, LLC. If your agent advises you to transfer your stock to street name, the agent must contact **ClearTrust, LLC** to facilitate the transfer; their contact number Phone: **1-813-235-4490**, Email: inbox@cleartrusttransfer.com or support@cleartrusttransfer.com.
- Please note, you will be charged an administration fee by ClearTrust, LLC to transfer/retitle/add beneficiaries.

7. Will this transition impact how dividends are paid?

- No – you will continue to receive your dividends the same way you always have.
- However, if you are not enrolled in the Dividend Reinvestment Program, the Bank encourages all dividends to be paid via direct deposit to a bank account of your choice. If you are still receiving a physical check, please contact **ClearTrust, LLC**, Phone: **1-813-235-4490**, Email: inbox@cleartrusttransfer.com or support@cleartrusttransfer.com, to update your account information.

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QUESTIONS AND ANSWERS CONT.

8. In April 2025, the Bank's transfer agent switched from AST+EQ to ClearTrust. Will my account number change?

- No – all account numbers will remain the same.
- Please note that all historical account information (1099Div, Statements) relating to your account prior to April 2025, will need to be requested from AST+EQ Shareholder Services is **1-888-999-0032**, (**1-718-921-8124** if outside USA).

9. If I still hold my shares in certificate form, do I need to convert them to book entry (electronic form)?

- No – Just because the stock is now on an exchange, you do not need to convert them to book entry.
- However, at the time you would want to sell any shares, the certificates would need to be surrendered to **ClearTrust, LLC** to process the sale.
- You can work with our transfer agent ClearTrust, LLC to facilitate this; their contact number Phone: **1-813-235-4490**, Email: **inbox@cleartrusttransfer.com** or **support@cleartrusttransfer.com**.

10. If I am currently enrolled in our Dividend Reinvestment Program (DRIP) will this have any impact on the program?

- No – being on the OTCQX will not impact your participation in the DRIP.

11. As an out of state resident, will I be able to participate in the DRIP?

- No – due to SEC regulations, the DRIP program is still restricted to Wisconsin residents only.

12. Will I continue to have access to my account online through ClearTrust, LLC?

- Yes – access to your account online will not be impacted.
- Register your Lake Ridge Bancorp, Inc. account online via ClearTrust, LLC. **www.cleartrustonline.com/contact**.
- This will allow you to make updates to your profile such as updates to your address and banking information for dividend direct deposits, and to view tax info and quarterly statements.

13. Now that the Bank is on a public market, will my shares that I currently own in Lake Ridge Bancorp, Inc. be diluted?

- No – you will continue to hold the same number of shares of stock of Lake Ridge Bancorp, Inc. Lake Ridge Bancorp, Inc. is not currently offering additional shares of common stock to investors. Rather, the use of OTCQX is for existing and potential investors to acquire shares from current shareholders who are interested in selling.

14. Do I need to transfer my account to my Dealer-Broker if I am NOT selling or purchasing LRBI stock?

- No, we recommend you continue to hold your account with **ClearTrust, LLC**, unless your Dealer-Broker requests you transfer the stock into street-name.
- Please note, there is a fee associated with transferring your account.