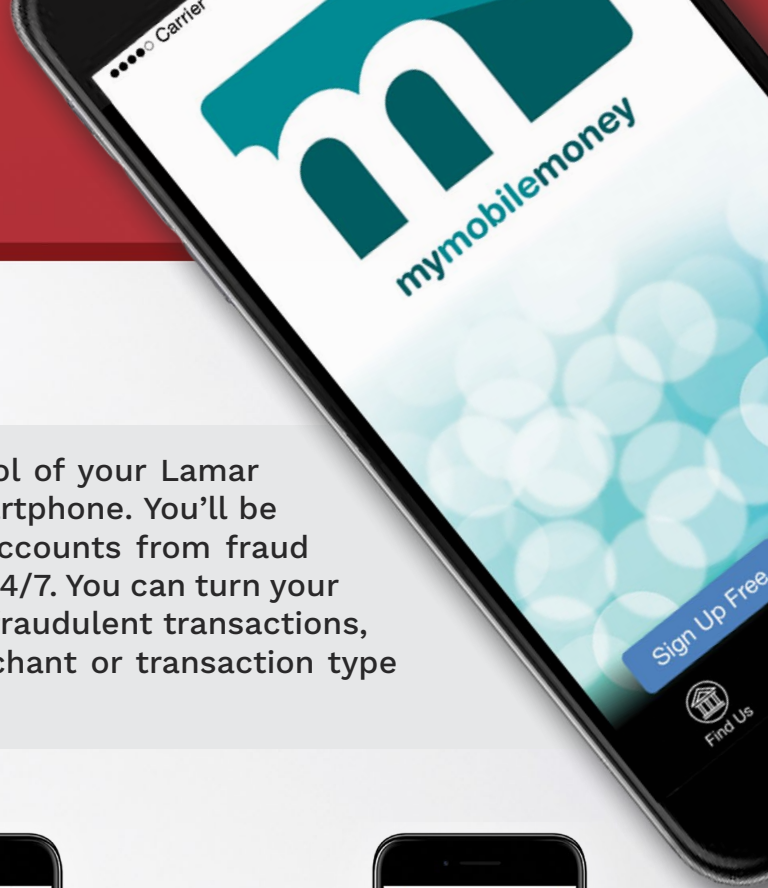




LAMAR BANK AND TRUST COMPANY

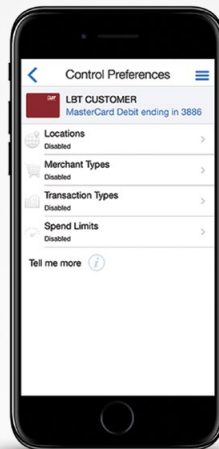


My Mobile Money

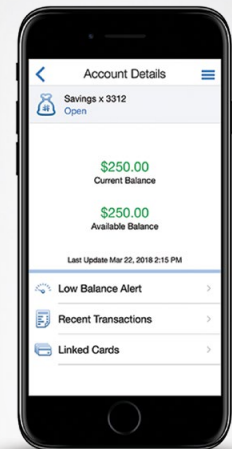
The new My Mobile Money app gives you control of your Lamar Bank & Trust Company card right from your smartphone. You'll be able to better manage and help protect your accounts from fraud with customizable alerts and services available 24/7. You can turn your card on and off, receive notification of possible fraudulent transactions, set alerts and deny transactions based on merchant or transaction type and location, and more!



Turn your card on and off with the click of a button. Misplace your card? Simply turn it off until you find it!



Receive alerts when suspicious transactions are detected and protect your account from fraud. You can receive alerts based on criteria you set, such as **merchant type** (gas stations, restaurants, groceries), **transaction type** (ATM, point of sale, ecommerce), **location** of your device or a specified region, and **transaction amount** over a specified threshold.



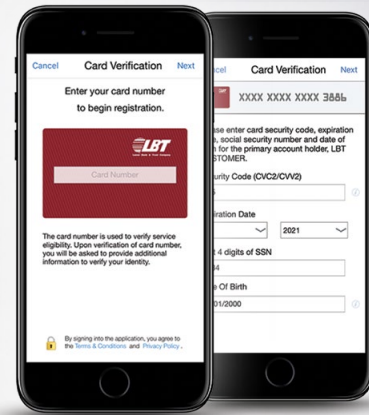
Control other cards associated with the account. If you have multiple LBT cards, you can set controls for all associated cards.

Downloading the My Mobile Money app and setting up your account is quick and simple. We have provided step-by-step instructions on the back of this page to assist you through the process. You will need to supply your debit card information, so be sure to have your card handy before you begin. If you have questions, give us a call at 417.682.3348.



LAMAR BANK AND TRUST COMPANY

My Mobile Money | Getting Started

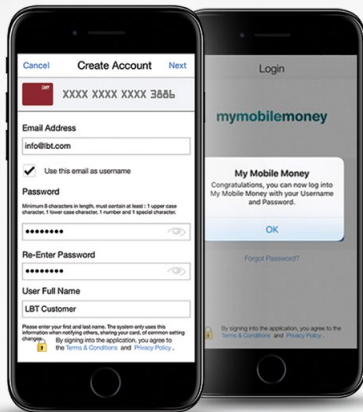


1 Download the App & Sign Up

My Mobile Money is available for download through the App Store and Google Play. Simply search “My Mobile Money” and begin downloading the app to your device. Once downloaded, click “Sign Up Free” to proceed with the account setup process.

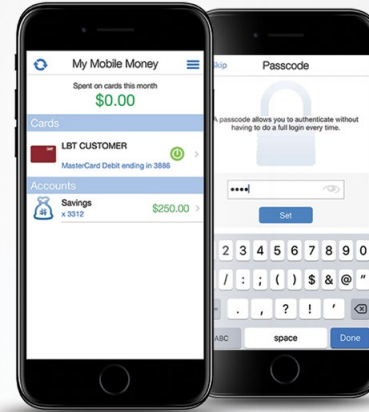
2 Verify Your Debit Card & Identity

In order to connect your LBT debit card to your My Mobile Money app, you will need to verify your card and your identity. This is done by providing the debit card number, security code, and expiration date, as well as the last four digits of your Social Security Number and date of birth. After verification, accept and agree to the Terms & Conditions and Privacy Policy.



3 Create Your Account

Next you will create your My Mobile Money account. Provide your email address (which can also be used as your username), create a strong and secure password, and enter your first and last name. After creating your account, you should receive a congratulatory screen and can now log in to your account.



4 Log In & Create Passcode

With the username and password you just created, log in to your My Mobile Money account. Upon first log in, you will be asked to create a passcode. This passcode will be used every time you log in. After the passcode is created, you can begin customizing your app settings.