



LASCO POSITIONING STATEMENT

Lasco provides Information Technology (IT) solutions for small to mid-size financial institutions, businesses and organizations across the Upper Midwest. Lasco also serves as a data processing center for financial institutions providing numerous bank services to assist institutions with their day-to-day operations. For almost 40 years, Lasco has worked in an honest, ethical manner with its commitment being to assist its clients in achieving success. Lasco's client relationships are built on this commitment and trust with each of its clients.

Note from the CEO:

Dear Valued Customer:

In an effort to maintain our service level at the outmost customer focused level possible, we sent out surveys to our customers. In order for Lasco to increase our service skills and provide you with the type of care you expect from a business partner, we ask that you please complete the survey candidly. The surveys will be kept confidential and will be used to analyze our weaknesses in areas that need to be improved upon.

If you have not received a survey, please contact me at 800-800-6197, extension 151 or direct at 906-228-1051 and I will see that you receive one.

It is our goal to continually be honest with our customers while remaining open to their recommendations and suggestions for improvement.

Spring is right around the corner. We wish all of you a pleasant season and a Happy Easter.

Dennis VanLandschoot, President/CEO

Lasco/Metavante RSA On-Line Anti-Fraud Solution

Lasco, through its partnership with Metavante, can now offer RSA On-Line Anti-Fraud Solutions. Clients can sign up for Internet Fraud Solutions, a complete email fraud and phishing solution that enables financial institutions to proactively prepare, respond and control potential fraudulent activity. Other features of the solution decrease the average lifespan of attacks from 120 hours to five; offer a Web-based dashboard for ongoing status updates; real-time alerts for new threats; countermeasures to dilute the results of phishing attacks; minimize the use of bank resources for dealing with attacks; provide international and multi-lingual protection; and offer 24/7 support and monitoring.

For more information, please contact Kris Sweeney, Sr. Vice President, at 800-800-6197, extension 154.

Now Offering Gift and Prepaid Cards for Financial Institutions

Through our long standing partnership with Metavante, Lasco is pleased to announce our latest Bank Services product – Gift and Prepaid Cards for financial institutions that are tailored to your institution's needs.

The simplicity of prepaid cards allows for endless possibilities for your end consumers – safer than cash, more acceptable than checks, easier to obtain and more private than credit cards – your end consumer will enjoy the benefits of the enhanced value you have provided to them.

Lasco can offer the following prepaid debit cards:

- Gift Card – funded card that can be given as a gift
- Payroll Card – replaces payroll checks
- Incentive Card – reward employees, clients or customers
- Family Card – used by a teen with parental supervision
- Cash Card – access to ATM and Point of Sale networks to eliminate the need to carry cash
- Benefits Card – to distribute insurance benefits
- Merchant Card – gift certificate from a particular merchant used specifically at the store's location
- Mall Card – gift certificates used within a specific group of merchants.

The benefits to utilizing this new product include earning additional revenue, provide increased value and customer service to your consumer base, expand opportunities with non-banking customers and increase your deposit opportunities.

With this prepaid debit card program comes a complete system to support your selected program, card personalization, dispute resolution, risk management, call center support, VRU and internet access options.

For more information regarding the benefits of Prepaid Cards, please contact Kris Sweeney, Sr. Vice President, at 800-800-6197, extension 154.

Disaster Recovery – Are You Ready? Series 2

Now that you have completed your Business Impact Analysis (BIA) for each of your departments, it is time to start the Department Business Resumption Plans (DBRP) for each department.

DBRP's will provide the meat to your Disaster Recovery Plan and will be used by each department's employees to follow in the event of a disaster. The goal of the DBRP is to outline in more detail the secondary steps to be taken following the BIA for each department.

*** AS ALWAYS PERSONNEL SAFETY SHOULD BE OF TOP MOST IMPORTANCE ON ALL DBRP'S.**

Using a department BIA, start with the first task that you have listed. Start a new document entitled Department Business Resumption Plan – "Department Name". List the first task from the BIA with a brief description of what the normal process is. Then you will skip a line and detail out what the backup procedure will be.

EXAMPLE:

Answering Phones

Maintain customer contact via office phone system. {normal operations}

Use employee cell phones and customer contact list (that is stored at an alternate location) to notify customers of the disaster and to continue contact with them. Contact phone company to determine how to reroute calls to an alternate location or to set up a temporary line at an alternate location. {backup procedure}

Continue this process for all of the tasks that you have listed on the BIA. You will want to have quite a bit of detail to make future testing and use of the document easier. Make sure to include phone numbers that would be critical such as utility providers, your local telephone provider, bank account numbers and contacts, service providers, etc. You will also want to store off-site a list of your vendors with contacts as well as a complete customer listing with phone numbers and contacts. In the event of a disaster you will be able to go to this off-site location and utilize these documents which will be an asset in the recovery process.

At the end of each Department Business Resumption Plan list out any outsourced contact information which that department uses. You might want to include your insurance agent, CPA firm, attorney's office, building owner (if you lease), couriers, delivery services, service providers, board members, home phone numbers of company officers, etc. You will also want to identify at the end of each plan the requirements needed to return to normal operations. List all software programs the department uses, special equipment, documentation that is stored on or off site, forms, blank check stock, and data. During a disaster these lists will ease the effort in obtaining replacement equipment and information that will need to be provided to your insurance company.

Once you have completed the Department Business Resumption Plan for each department, have the employees in that department review the plan. They are the hands-on users and will be able to identify any potential weaknesses, areas that were overlooked or ways to make the plan more efficient. By doing this you are also allowing your employees to get comfortable with the plan before testing begins.

During this entire process, keep the following in mind:

- Should be specific regarding what immediate steps should be taken to resume operations.
- Flexible enough to respond to unanticipated events
- Focus primarily on how to get the most important services functioning

Another suggestion to complement the DBRP is a department recovery bin. You can use any type of container such as a plastic storage container or even a drawer in a fire proof cabinet. You will want to label each bin and store the bin offsite. In the bin you can place backup copies of the DBRP, customer contact lists, vendor contacts, blank forms, blank check stock, copies of manuals, anything that will allow your business to recovery more efficiently in the event of a disaster.

In our final series we will discuss the most important step in disaster recovery – the testing phase.

Questions – please contact Melissa Murphy at 906-228-1060 or 800-800-6197, extension 160.

Protecting Your Wireless Connection

With an estimated 56 million Americans using wireless networks in their homes, digital theft is on the rise. Studies have indicated that over half of the wireless devices in consumers' hands are insecure, leaving the users vulnerable to attacks. Symantec and the IEF have teamed up to educate users on how to secure their home networks. Their site offers guides on securing your home network. Some of the topics explored in the guides include router security, using public WiFi hotspots securely and securing handheld devices. Please visit <http://spotlight.getnetwise.org/wireless> for more information. You may also contact our Technical Support staff at 800-800-6197, extension 145 or direct at 906-228-1045 for additional ways you can increase your home security.



What is Direct Merchant? With low-speed image capture devices and secure Internet access provided by Lasco, financial institutions' commercial customers can image capture check payments at their business location. Once the check image is captured, the commercial customer can then transmit the image electronically to the financial institution for processing.

How does this benefit the financial institution? With Lasco's Direct Merchant solution financial institutions can have several benefits such as reducing fraud exposure; providing customers convenient and cost effective corporate banking; lower percentage of returned items; attract new business customers from out of your area; and reduce workload and staffing.

How does this benefit the business customer? By utilizing Lasco's Direct Merchant solution financial institutions can offer their business customers accelerated funds availability; elimination of courier or mail delays; consolidation of accounts; reduced deposit preparation and paper handling which improves staff efficiency.

Lasco can help you to reduce cost, improve your bottom line, and stay competitive in today's high tech world of banking. Not only is Lasco a leader in image capture, we also have the latest technology, knowledgeable staff and support services to assist you in staying ahead of your competitors.

For more information regarding Direct Merchant please contact Dennis VanLandschoot at 800-800-6197, ext. 151 or direct at 906-228-1051.

IP Telephony – An Integrated Communications Platform Solution

With the way today's technology is constantly changing and the need to provide your customers with the best quality of service to stay competitive in the market place, businesses are finding themselves relying more and more on their communications platform.

IP Telephony is a strong tool that will enhance your communication system's performance by integrating it right into your LAN or WAN computer network. IP Telephony can efficiently meet the needs of small, medium and large businesses with single and multiple locations. It integrates call-handling, telephony features and networking. And it is embedded with user applications for simplifying and enhancing collaboration, messaging, mobility, teleworking and access to network services.

Whether your employees are working at their desks, working from home or traveling across the country, IP Telephony will allow them to use your business's communications to make all their calls, check their emails, leave voice messages, and even make your customers think they are in the office. By integrating your communications system into your LAN/WAN network and utilizing a broadband internet access, employees can make long distance calls from their hotel room and still use your business's local phone company, thereby reducing long distance charges. The collaboration that IP Telephony offers will allow your employees features that enhance productivity such as PC-based call handling, presence and availability, video conferencing, and secure chat.

The flexibility which is inherent in IP Telephony will allow your system to grow as your business grows. The simplicity and cost effectiveness of adding and deleting users, switching extensions, and changing configurations virtually eliminates the need and cost of onsite visits, providing savings to your bottom line.

<p style="text-align: center;">Collaboration</p> <p>Enables customers to effectively manage telephony and data communications with features that enhance productivity such as PC-based call handling, presence and availability, video conferencing, and secure chat.</p>	<p style="text-align: center;">Video Conferencing</p> <p>One touch video conferencing that's as easy to use as dialing a phone.</p>
<p style="text-align: center;">Teleworking</p> <p>This simple, secure, "plug and work" solution enables transparent access to the corporate voice network from any location with broadband Internet access.</p>	<p style="text-align: center;">Messaging</p> <p>The embedded voice mail is a flexible, cost-effective solution supporting centralized voice mail and multi-level auto-attendant as well as integrated and unified messaging.</p>

To discover how Lasco can assist you with a new IP Telephony Communications System, contact Dan Fezatt at 800-800-6197, extension 157 or direct at 906-228-1057.

