

# Personal Checking Accounts

## FREE Checking

For individuals who want a convenient checking account with no minimum balance requirement or monthly fees.

- ▲ No minimum balance requirement or monthly maintenance fee
- ▲ No per check charge
- ▲ Free Debit/ATM Card available
- ▲ Free online banking
- ▲ Free online bill payment available
- ▲ \$100 to open
- ▲ Check images returned with monthly statement

## Lakeside Checking

For individuals who want checking convenience, reduced fees, and a low minimum balance requirement.

- ▲ \$1,000 current minimum or \$2,000 current average balance or \$4,000 in any Lakeside Bank Savings or CD (\$15 monthly fee if balance falls below requirement)
- ▲ No per check charge
- ▲ Free Debit/ATM card available
- ▲ Free online banking
- ▲ Free online bill payment available
- ▲ Check images returned with monthly statement

## Interest Checking

Combines the convenience of our Lakeside checking with a competitive interest rate.

- ▲ \$2,500 current minimum balance or \$5,000 current average balance or \$20,000 in any Lakeside Bank Savings or CD (\$20.00 monthly fee if balance falls below requirement)
- ▲ Competitive interest rate
- ▲ No per check charge
- ▲ Free Debit/ATM card available
- ▲ Free online banking
- ▲ Free online bill payment available
- ▲ Check images returned with monthly statements

## Kasasa Cash

A free checking account that pays you 2.25% APY.\* Benefits include:

- ▲ Earn 2.25% APY on balances up to \$25,000\*
- ▲ Use ATMs nationally and get up to \$20 in fees refunded monthly.
- ▲ Free unlimited check writing, free mobile banking, free phone banking, free e-statements, free debit card, free on-line banking and free bill pay!
- ▲ Link your account to a free Kasasa Saver to build savings automatically.

All you need to do:

- ▲ Deposit a minimum of \$100 to open an account.
- ▲ Log onto your account once monthly, get an electronic monthly statement and use your free debit card 12 times a month

\*Annual Percentage Yield (APY). When your qualifications are met during each monthly qualification cycle, balances up to \$25,000.00 receive an APY of 2.25%, and balances over \$25,000.00 earn an APY of 0.50% on that portion of the balance over \$25,000.00, resulting in a range from 2.25% to .85% APY depending on the account balances. APY range is calculated assuming a maximum balance of \$125,000.00 and blending the below cap rate with the above cap rate. When qualifications are not met, all balances in the account earn 0.02% APY. Please contact a Lakeside Bank representative for additional information.



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# Lakeside Bank Convenience

## Master Money™ Debit/ATM Card

Two ways to access your account with ONE Card.

- ▲ Simply present a Master Money™ Debit/ATM Card anywhere MasterCard™ is accepted and the funds will be deducted from your checking account automatically.
- ▲ No need to write checks, because our Master Money™ Debit/ATM Card works like a check. It also enables you to get cash at any Allpoint and STAR™ terminals nationwide.

## Online Banking/Bill Pay

Lakeside's online banking gives you easy access to your personal accounts 24 hours a day, 7 days a week.

- ▲ [www.LakesideBank.com](http://www.LakesideBank.com) is safe and secure
- ▲ Check account balances
- ▲ View detailed account history and check images
- ▲ Transfer funds between accounts
- ▲ Save time and money by paying bills electronically
- ▲ Reorder checks
- ▲ Export account data in many formats such as Quicken, Quickbooks and Excel

To learn more about online banking and bill pay, visit our website and watch the demo!

## Direct Deposit

With Direct Deposit, your payroll or government check can be deposited into any Lakeside Bank checking or savings account electronically. The funds are available immediately and can be accessed with an Debit/ATM card at your convenience. No need to run to the bank or wait in line ever again.

## Telephone Banking

Now you have convenient access to account information by using Lakeside's telephone banking system.

- ▲ 312-939-BANK (2265)
- ▲ Check account balances
- ▲ Place Stop Payments
- ▲ Review check activity
- ▲ Transfer funds between accounts

## Lakeside eLink for iOS & Android

Convenient banking from your iOS and Android device! With Lakeside eLink® for iOS and Android, you can access your accounts whenever and wherever you want — it's convenient, fast and secure. We designed Lakeside eLink® for the iOS and Android with all the built-in security features you'd expect. And we've made it easy to use and easy to set-up.



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# Consumer Loans

## Auto Loans

Lakeside Bank Auto Loans are for individuals interested in buying a new or used car. We can also refinance your existing new or used car loan.

- ▲ \$1,000 minimum loan amount
- ▲ Fixed rate
- ▲ Up to 90% loan-to-value for new cars
- ▲ Up to 80% loan-to-value for used cars
- ▲ No application fee or closing costs

## Personal Loans

Personal Loans are to help individuals cover certain unanticipated expenses or consolidate other high-interest debt.

### Unsecured Personal Loans

- ▲ Fixed rate for entire term
- ▲ \$1,000 minimum, \$5,000 maximum

### Secured Personal Loans

- ▲ Fixed rate for entire term
- ▲ \$1,000 minimum
- ▲ Secured with Bank CD or marketable security

## Overdraft Protection

This account is for individuals who want overdraft protection with a line of credit.

- ▲ \$5,000 maximum
- ▲ Overdraft Protection by accessing credit line
- ▲ Fixed rate
- ▲ \$20 annual fee



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# Money Market Accounts

## Money Market Savings

For individuals who want convenient access to their savings account while earning money market rates.

- ▲ \$5,000 minimum balance requirement  
(\$20.00 monthly fee if balance falls below requirement)
- ▲ Competitive tiered interest rates
- ▲ Higher rates for higher balances
- ▲ Passbook or monthly statement
- ▲ 6 withdrawals allowed per month  
(Excess debit fee assessed for each withdrawal over 6)

## Money Market Checking

For individuals who want the the convenience of writing checks while earning money market rates.

- ▲ \$5,000 minimum balance requirement  
(\$20.00 monthly fee if balance falls below requirement)
- ▲ Competitive tiered interest rates
- ▲ Higher rates for higher balances
- ▲ Monthly statement
- ▲ 6 withdrawals allowed per month, of which  
6 can be checks  
(Excess debit fee assessed for each withdrawal over 6)

## Lighthouse Money Market

- ▲ \$25,000 minimum balance requirement  
(\$25.00 monthly fee if balance falls below requirement)
- ▲ Competitive tiered interest rates
- ▲ Higher rates for higher balances
- ▲ Monthly statement
- ▲ 6 withdrawals allowed per month  
(Excess debit fee assessed for each withdrawal over 6)



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# Personal CDs & IRAs

## Certificates of Deposit

This account is for individuals who want a high fixed rate of return over a specified period of time.

- ▲ \$2,500 minimum balance required to open
- ▲ Competitive fixed rate of return
- ▲ Variety of terms 90 days to 60 months
- ▲ Monthly interest checks are available or funds may be transferred to any Lakeside Bank account

## Jumbo Certificates of Deposit

This account is for individuals who want a higher fixed rate of return and are willing to invest more.

- ▲ \$100,000 minimum balance required to open
- ▲ Competitive fixed rate of return
- ▲ Variety of terms 30 days to 60 months
- ▲ Monthly interest checks are available or funds may be transferred to any Lakeside Bank account

## Individual Retirement Accounts

For individuals who want competitive fixed rates for retirement savings accounts.

- ▲ Competitive fixed or variable rate of return
- ▲ Variety of terms 1 to 5 years
- ▲ Available for Traditional or Roth IRAs
- ▲ Contribute to Traditional IRAs may be tax deductible\*

\*Consult a tax advisor for eligibility.



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CDARS® is the Certificate of Deposit Account Registry Service®. And it's the easiest, most convenient way to access FDIC insurance on large deposits.

## ▲ **Multi-Million-Dollar FDIC Insurance.**

Using the CDARS® service, you can access multi-million-dollar FDIC insurance on CD investments.\*

## ▲ **CD-Level Returns.**

You can earn rates that historically have compared favorably with other investment alternatives, including U.S. Treasuries and money market funds.

## ▲ **One Bank.**

You work directly with just us—the bank you know and trust—to secure large deposits. With CDARS®, you can avoid the hassle of opening accounts at different banks in different insurable capacities.

## ▲ **One Rate.**

You earn one interest rate per maturity on your CD investments through CDARS®. With CDARS®, there is no need to negotiate multiple rates or manually tally disbursements for each CD.

## ▲ **One Statement.**

You receive one regular statement detailing your CD investments. You no longer need to consolidate statements at the end of each month, quarter, or year.

## ▲ **No Fees.**

You pay no hidden fees of any kind. We do not charge annual fees, subscriptions fees, or transaction fees for using the CDARS® service; the rate you see is the rate you get.

## ▲ **Reduced Collateralization.**

By making your CDARS® deposits eligible for multi-million-dollar FDIC protection, you can reduce the time-consuming task of tracking collateral values on an ongoing basis.

## ▲ **A Wide Variety of Maturities.**

You can select from various maturities – ranging from 4 weeks to 5 years (260 weeks) – and choose the terms that best suit your investment needs. You also can ladder your CDs or combine maturities to create the equivalent of a customized term.

## ▲ **Community Investment.**

Your funds can support lending initiatives, including special development projects that strengthen the local community.\*

\*See a Lakeside banker for a complete CDARS® package.



# Personal Savings Accounts

## Savings

For individuals who want to earn competitive interest rates while saving.

- ▲ \$500 minimum balance requirement  
(\$15.00 quarterly fee if balance falls below requirement)
- ▲ Passbook or quarterly statement
- ▲ Competitive interest rates
- ▲ 6 withdrawals allowed per quarter  
(Excess debit fee assessed for each withdrawal over 6)

## Minor/Senior Savings

- ▲ No minimum balance requirement
- ▲ No monthly service charge
- ▲ Competitive interest rate
- ▲ \$25 to open the account
- ▲ Passbook or quarterly statement available

## Kasasa Saver

Open a free Kasasa Cash checking account and you're eligible for a free Kasasa Saver account.

- ▲ Earn 1.00% APY\* on balances up to \$100,000 when monthly Kasasa Cash requirements are met
- ▲ \$100 minimum deposit to open an account
- ▲ Kasasa Cash interest and ATM fee refunds are automatically swept into your Kasasa Savers account
- ▲ No minimum balance to earn rewards

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# ClickSWITCH™

## ClickSWITCH™

Now you can easily move recurring payments and direct deposits to your Lakeside Bank account, all with the click of a mouse. No complicated switch kits or wasting time contacting payees, just an easy process that does the work for you.

### Process:

- ▲ Access the switch site: <https://lakesidebank.clickswitch.com> and set up your personal password.
- ▲ Enter your user name and password.
- ▲ Read and accept the terms of use.
- ▲ Gather all the automated payments and direct deposit information that need to be switched to your new account.
- ▲ Click the “Direct Deposits” tab and begin typing your direct deposit information.
- ▲ Click the “Automatic Payments” tab to begin typing your payments accounts.

### Additional Capabilities:

- ▲ **SwitchTRACK Code**  
Use for login, tracking switch activity and completing switch process.
- ▲ **Easy Set-up**  
Account data will be automatically populated into the ClickSWITCH portal. Just click on which billers you'd like to switch and ClickSWITCH takes care of the rest, sending completed account switch forms and a copy of a voided check directly to billers.
- ▲ **Switch Status**  
Enables you to easily track payments you want to transition to a new account.
- ▲ **Switch Summary**  
The ClickSWITCH portal allows you to view a listing of all switches currently in progress and details regarding each switch. The Switch Summary will also let you know if additional action is needed from you and confirm when a switch has been successful.
- ▲ **Balance Assist**  
Advises you on the approximate amount to leave in your existing account in the event that automated payments are processed prior to the account switch.
- ▲ **Account Closure**  
Easily initiate closure for previous external accounts once the switch process is complete.



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