



Deposit Products

Consumer	Commercial
E-Checking – No monthly service charge and No minimum daily balance requirement.	Commercial Checking – No monthly service charge. No Minimum Daily Balance Requirement.
Consumer Checking – No monthly service charge with a monthly Direct Deposit OR when you maintain a minimum daily balance of \$300.00, otherwise, the service charge is \$4.50 per month.	Commercial Interest Checking – This is a interest bearing account. Interest will be compounded and credited to the account monthly. No monthly service charge when you maintain a minimum daily balance of \$5,000.00, otherwise, the service charge is \$12.00 per month.
Senior Checking (50 & over) – No monthly service charge and no minimum daily balance requirement.	Specialized Commercial Checking – MRB accounts- The monthly service charge is based on a separate fee agreement provided when account is opened
Elite Checking – This is a interest bearing account. Interest will be compounded and credited monthly. No monthly service charge when you maintain a minimum daily balance of \$1,000.00, otherwise, the service charge is \$8.00 per month.	Premium Analysis Checking – The monthly service charge is based on a separate fee agreement provided when account is opened.
Square One Consumer Checking – No monthly service charge with a monthly Direct Deposit OR when you maintain a minimum daily balance of \$300.00, otherwise, the service charge is \$9.00 per month.	Commercial Savings – This is an interest bearing account. Interest will be compounded and credited quarterly.
Personal Statement Savings – This is an interest bearing account. Interest will be compounded and credited quarterly. No quarterly service charge when you maintain a minimum daily balance of \$300.00, otherwise, the service charge is \$8.00 per month.	Commercial Money Market – This is a interest bearing account. Interest will be compounded and credited monthly.
Holiday Club Savings – This is an interest bearing account. Interest will be compounded and credited annually. No monthly service charge. No minimum daily balance requirement.	Certificates of Deposit – This is a interest bearing account. \$1,000.00 minimum opening deposit. Terms range from thirty (30) days to five (5) years.
Personal Money Market - This is an interest bearing account. Interest will be compounded and credited monthly. No monthly service charge when you maintain a minimum daily balance of \$2,500.00, otherwise, the service charge is \$12.00 per month.	
Health Savings account – This is an interest bearing account. Interest will be compounded and credited monthly. No monthly service charge. No minimum daily balance requirement	
Certificates of Deposit - This is an interest bearing account. \$1,000.00 minimum opening deposit. Terms range from thirty (30) days to five (5) years.	
Individual Retirement Account - This is a interest bearing account. \$1,000.00 minimum opening deposit. Terms range from thirty (30) days to five (5) years.	



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Loan Products

Consumer	Commercial
FHA/USDA/VA Loan	Commercial Loans
Conventional Loan	Commercial Real Estate Loans
Construction to Permanent Loan	Commercial Construction Loans
Adjustable-Rate Mortgage Loan	Agricultural Loans
Home Equity Loan	Agricultural Real Estate Loans
Home Equity Line of Credit	Commercial Vehicles and Equipment Loan
Manufactured Housing Loan	Operating Capital Loan
Vacant Land Loan	
Automobile Loan	
Recreational Vehicles/Mower/ATV/Boat Loan	
RV/Camper Loan	
Unsecured Loan	
Secured Personal Line of Credit	

Other Services Offered

Online Banking & LSB On The Go App
 Bill Pay & Zelle
 Savvy Money credit monitoring
 Consumer & Business Debit Cards
 Positive Pay fraud prevention
 Mobile Deposit
 Cashier Checks
 Safe Deposit Boxes
 Score Card Debit Rewards Program
 Merchant Services

Telephone Banking
 Wire Transfer Services
 Presto fee free ATM network participation
 Debit Card Controls within LSB On The Go
 Night Depository Services
 Remote Deposit Capture (Commercial)
 ACH Origination Services (Commercial)
 Autobooks Invoicing Service
 Sweep Account capabilities
 Payroll and Reward Card Programs

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