

## Certificates of Deposit

Receive a guaranteed return on your investment with the security of FDIC Insurance. We offer a wide range of rates and maturities so you can choose the Certificate of Deposit that works for you.

- Minimum Amount to Open is \$500
- Earns Interest
- Fixed and variable rate options available
- Additional deposits allowed to some variable rate certificates
- Penalties may be imposed for early withdrawal
- Free Online Banking

## Individual Retirement Accounts

An Individual Retirement Account allows you to save for retirement. We offer both Traditional and Roth IRAs.

- Minimum Amount to Open is \$500 for Regular IRA Certificates
- Minimum Amount to Open is \$25 for Easy Start IRAs
- Earns Interest
- Fixed and variable rate options available
- Additional deposits allowed to Easy Start IRAs and some variable rate certificates

## Safe Deposit Boxes

- Choose from a variety of sizes and rates
- Annual rental fee automatically deducted from your LCSB account
- Safe Deposit Box contents are NOT insured by the FDIC
- Please contact your insurance agent regarding insurance for your safe deposit box contents

## Other Services

- Apple Pay®, Samsung Pay, and Google Pay™
- Free ATM withdrawals at LCSB ATMS
- Free ATM withdrawals in select Kansas cities (see our web site for current listing)
- Night Depository
- Wire Transfers
- Credit Cards



Serving you at two convenient locations:

**Main Bank**  
902 Merchant St  
Emporia, KS 66801

**Industrial Branch**  
1202 Industrial Rd  
Emporia, KS 66801



620-342-3523  
Toll Free 877-448-5272  
[www.mylcsb.com](http://www.mylcsb.com)  
Member FDIC

# PERSONAL BANKING



## Here's what you'll get with each checking account:

- Online Banking with Bill Pay
- Mobile Banking with Mobile Deposit<sup>1</sup>
- Bank by Phone
- Debit Card
- eStatements<sup>2</sup>

### BaZing Plus Checking

*Rewards you with our best checking rate while providing features only available to BaZing account holders.*

- BAZING BENEFITS PLUS INTEREST
- Minimum Amount to Open is \$100
- Paper Statements or eStatements<sup>2</sup>
- Maintenance Fee -- \$10 per month (waived with a Minimum Daily Balance of \$5,000 or more)

### BaZing Checking

*Everyday checking with the savings you deserve and benefits you will use.*

- BAZING BENEFITS
- Minimum Amount to Open is \$100
- Free eStatements<sup>2</sup>
- Paper Statements available for an additional \$3 per month
- Maintenance Fee -- \$5 per month

### The following BAZING BENEFITS are included with both of our BaZing accounts:

- Cell Phone Protection<sup>3,4</sup> – Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen.
- ID Theft Aid<sup>3,4</sup> – Includes payment card fraud resolution, \$2,500 in personal identity theft benefit and identity restoration.
- BaZing Savings – Local discounts and national retailer deals on shopping, dining, travel and more.
- Roadside Assistance – Available 24/7 and free to use, up to \$80 in covered service charges.
- \$10,000 Accidental Death and Dismemberment Coverage<sup>4</sup>
- Health Savings Card – Save money on prescriptions, eye exams, frames, lenses and hearing services.

### Traditional Checking

*Basic checking with the banking tools you need.*

- Minimum Amount to Open is \$100
- Free eStatements<sup>2</sup>
- Paper Statements available for an additional \$3 per month
- Maintenance Fee -- \$3 per month (waived with a Minimum Daily Balance of \$100 or more)

### Regular Savings

*Save for a special purchase, vacation or a rainy day. A Youth Waiver of Fees makes the account free for those under 18.*

- Minimum Amount to Open is \$100
- Earns Interest with a Minimum Daily Collected Balance of \$100 or more
- Free eStatements<sup>2</sup>
- Maintenance Fee -- \$3 per month (waived with a Minimum Daily Balance of \$200 or more)
- Debit Item Fee -- \$1 per debit item after 3 per month.
- Youth Waiver of Fees—the Maintenance Fee and Debit Item Fees are waived if you are under the age of 18.

### Money Market Account

*An easy way to save while still enjoying access to your funds whenever the need arises.*

- Minimum Amount to Open is \$100
- Earns Interest with a Minimum Daily Collected Balance of \$1,000 or more
- Limited Check Writing
- Free eStatements<sup>2</sup>
- Maintenance Fee -- \$10 per month (waived with a Minimum Daily Balance of \$1,000 or more)
- Debit Item Fees -- \$1 per debit item after 6 per month.

### Christmas Club

*Save money throughout the year and receive your funds in time for holiday shopping.*

- Minimum Amount to Open is \$10
- Annual disbursement made by check or deposit in time for holiday shopping
- No withdrawals permitted
- Does NOT earn interest
- No Monthly Service Charge

11/23/2022



<sup>1</sup>Mobile Deposit requires enrollment in Online Banking and is limited to retail customers whose account is currently in good standing.

<sup>2</sup>Enrollment required for eStatements.

<sup>3</sup>Subject to the terms and conditions detailed in the Guide to Benefits.

<sup>4</sup>Insurance products are NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND NOT GUARANTEED BY THE BANK.