

# Personal Checking



Integrity	Relationship	Interest	Traditional
Best For			
Large balances & earn a higher rate of interest	Added benefits based on combined LEB deposit balance	Earning interest with a minimum balance	No minimum balance or check writing limitations. Ideal for anyone
Minimum Balance to Open			
\$25,000	\$5,000	\$500	\$100
Minimum Daily Balance			
\$25,000 average ledger balance	\$5,000 in combined personal deposits	\$500*	No minimum
Monthly Below Balance Charge			
Will be reclassified	\$15	\$10	No
Interest Earning			
Yes	Yes	Yes	No
Monthly Item/Activity Charge			
No	No	\$2/each foreign ATM transaction over 8	\$2/each foreign ATM transaction over 8
Paper Statement Fee			
No	No	No	\$5.00 (no images) \$7.00 (with images)

At Lake Elmo Bank (LEB), we have designed four different checking accounts to accommodate your lifestyle and financial needs. Review options below and please contact a Personal Banker at 651.777.8365 for more information.

## Encore Club<sup>sm</sup>

Designed for people age 60 and above. Select any of our checking or savings accounts and you are entitled to Encore Club<sup>sm</sup> benefits:

One free box of personalized checks (standard design) or \$5.00 credit towards a design of your choice per year.

Free cashiers checks.

Special invites to outings and seminars.

\*Select Interest Checking and we will waive the minimum balance requirement and Lake Elmo Bank ATM fees (Debit/ATM ISA, International Service Assessment fee excluded) with auto deposit of your payroll or social security.

## Included in every account:



Free Online & Mobile Banking



\$5.00 credit on first order of checks



No Annual Fee Debit Card



**LAKE ELMO BANK**

A TRADITION OF SERVICE

Oakdale  
600 Inwood Avenue N  
Oakdale, MN 55128

Lake Elmo  
11465 39th Street N  
Lake Elmo, MN 55042

Stillwater  
1937 Greeley Street S  
Stillwater, MN 55082



Member FDIC

lakeelmobank.com  
651.777.8365