

Personal Checking



Integrity Checking	Relationship Checking	Interest Checking	Traditional Checking
Best For			
Large balances & high rate of interest	Added benefits based on combined LEB deposit balance	Earning interest with a minimum balance	No minimum balance or check writing - 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 sm

Designed for people age 60 and above. Select any of our checking or savings accounts and you are entitled to Encore Clubsm 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 invitations 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

lakeelmobank.com
651.777.8365



Member FDIC