

Personal Checking



Integrity Checking	Relationship Checking	Interest Checking	Traditional Checking
Minimum Daily Balance			
\$25,000 Average Ledger Balance	\$5,000 in Combined Personal Deposits	\$500	No Minimum
Monthly Below Balance Charge			
Changed to Interest Checking	\$15	\$10	N/A
Interest Earning			
Yes	Yes	Yes	No
Paper Statement Fee			
No	No	No	\$5.00
ATM Transaction Fees			
No	No	\$2/each Foreign ATM Transactions over 8	\$2/each Foreign ATM Transactions over 4
Additional Features			
Free Check Images Free Basic Checks or \$10.00 off Free Cashier's Checks Free Overdraft Sweep/Transfer Discount on VISA Gift Cards Free 3x5 Safe Deposit Box .25% Rate Increase on New CDs	Free Check Images Free Basic Checks or \$5.00 off Free Cashier's Checks Free Overdraft Sweep/Transfer Discount on Visa Gift Cards \$10 off Safe Deposit Box	Free Check Images	N/A

Included in every account

- Minimum Balance to Open \$20.00
- \$5.00 Credit on First Order of Checks
- Unlimited Check Writing
- No Annual Fee Debit Card
- Free Transactions at LEB ATMs
- Free Incoming Wires
- Free Online & Mobile Banking

Encore Club_{sm}

Designed for people age 60 and above. Select any of our checking or savings accounts and you are entitled to Encore Club_{sm} benefits:

- One free box of personalized checks (standard design) or \$5.00 credits towards a design of your choice per year.
- Free Cashier's Checks.
- Special invitations to outings and seminars.

*Select Interest Checking and auto deposit your payroll/social security, and we will waive the minimum balance requirement.

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

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Member FDIC