## Personal Checking



Integrity Checking	Relationship Checking	Interest Checking	Traditional Checking
Minimum Daily Balance			
\$25,000 Average Ledger Balance	\$5,000 Average Ledger Balance 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	\$3.00 (no images) \$5.00 (with images)
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 Free Stop Payments .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
- Free Online & Mobile Banking
- \$5.00 Credit on First Order of Checks

Oakdale

600 Inwood Avenue N

Oakdale, MN 55128

- Unlimited Check Writing
- No Annual Fee Debit Card
- Free Transactions at LEB ATMs

## Encore Club<sub>sm</sub>

Designed for people age 60 and above. Select any of our checking or savings counts 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 requirment.



## LAKE ELMO BANK

A TRADITION OF SERVICE

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

