



# ACCOUNT FEES & OPTIONS

Effective November 19, 2024



Lake Ridge Bank™

## PERSONAL CHECKING ACCOUNTS

Today, everyone is looking for convenient and flexible ways to manage their money. At Lake Ridge Bank, we understand that different lifestyles have different needs, which is why we have checking account options for everyone, no matter where they are in life.

	Forward Checking	Forward Checking Plus
<b>Best if you want:</b>	An excellent account for clients who do not want minimum balance requirements or monthly maintenance fees	An interest checking account for everyday banking needs
<b>Minimum opening balance</b>	\$100	\$100
<b>Earns interest</b>	N/A	Yes
<b>Overdraft Privilege available, fees may apply</b>	\$700	\$1,500
<b>Cashier's checks and money orders</b>	Available at Cost	Free
<b>Safe Deposit Box Discount</b>	N/A	25% Discount
<b>Monthly maintenance fee</b>	None	\$10
<b>Requirement to waive monthly maintenance fee</b>	N/A	\$1,000 Average Monthly Ledger Balance

### Forward Checking and Forward Checking Plus include the following features:

<ul style="list-style-type: none"> <li>✓ Access to 35,000+ surcharge-free ATM network</li> <li>✓ Personalized Visa® debit card</li> <li>✓ Debit card fraud alerts</li> <li>✓ Card Controls to manage your debit and credit card</li> <li>✓ Account Alerts</li> </ul>	<ul style="list-style-type: none"> <li>✓ eStatements &amp; eDocuments</li> <li>✓ Discount on first check order</li> <li>✓ Online &amp; Mobile Banking with Mobile Deposit</li> <li>✓ Online Personal Finance Manager to help you manage your goals</li> </ul>	<ul style="list-style-type: none"> <li>✓ Credit Sense credit monitoring</li> <li>✓ Digital Wallet with Apple Pay®, Google Pay,™ Samsung Pay®</li> <li>✓ Zelle®</li> <li>✓ Online Bill Pay</li> <li>✓ Unlimited check writing</li> </ul>
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## PERSONAL SAVINGS ACCOUNTS

It's never too early – or late – to start saving for your goals. Start your emergency, vacation or college fund today with one of our savings account options.

	<b>Junior Savings</b> (under age 18)	<b>Forward Savings</b>	<b>High Yield Savings</b>	<b>Forward Money Market Plus</b>	<b>LifeSavings HSA</b>
<b>Best if you want:</b>	A great way to start children on a savings plan	A great place to save for a special purchase	Higher yields and more withdrawal flexibility than CD's offer.	All the benefits of a savings account with check writing privilege	To save for health care expenses, with the added benefit of tax savings and reduced health care costs
<b>Minimum opening balance</b>	\$25	\$100	\$10,000	\$100	None
<b>Earns Interest</b>	Yes	Yes	Yes, tiered interest rate	Yes, tiered interest rate	Yes
<b>Monthly Maintenance Fee</b>	N/A	N/A	N/A	\$10	N/A
<b>Minimum requirements to waive monthly maintenance fee</b>	N/A	N/A	N/A	\$2,500 Average Monthly Ledger Balance	N/A
<b>Additional Fees/Terms</b>	None	None	For each withdrawal exceeding one per month, a \$25.00 fee will be imposed per withdrawal	None	None

### All of the above products include the following features:

<ul style="list-style-type: none"> <li>✓ Account Alerts</li> <li>✓ eStatements &amp; eDocuments</li> </ul>	<ul style="list-style-type: none"> <li>✓ Online Bill Pay</li> <li>✓ Online &amp; Mobile Banking with Mobile Deposit</li> </ul>	<ul style="list-style-type: none"> <li>✓ Online Personal Finance Manager to help you manage your goals</li> </ul>
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## Individual Retirement Accounts (IRAs)

- Opening balance requirements vary by account.
- Variety of terms and options available.
- Fixed and variable rates available.
- Tax-favored savings.
- Rollover assistance available.

Customized terms can be determined to fit your individual needs. Interest is paid at maturity on terms less than 91 days. Penalty for early withdrawal.

## Certificate of Deposit (CDs)

- Fixed Rate Certificate of Deposit.
- Fixed interest rate paid on entire balance.
- Optional automatic renewal at interest rate in effect on maturity date.

Customized terms can be determined to fit your individual needs. Interest is paid at maturity on terms less than 91 days. Penalty for early withdrawal.

## Safe Deposit Box Fees

Size	Fee
3x5	\$35.00
5x5	\$45.00
3x10	\$60.00
5x10	\$80.00
10x10	\$120.00

### Other Fees

Drilled Lock	\$275.00
Replacement/Lost Key	\$40.00
Late Fee (30 days overdue)	\$10.00

FDIC coverage does not extend to safe deposit boxes. Seek personal insurance as necessary.

Sizes and availability vary by location.

## Miscellaneous Fees

Description	Fee
Cashier's Check	\$6.00
Money Order	\$6.00
Foreign Currency Order Fee	\$15.00
Garnishment	\$100.00
Levy	\$100.00
Overdraft Fee (per item)*	\$32.00
Return Item Fee (per item each time presented)*	\$32.00
Deposit Return Item Fee	\$12.00
Account Research (per hour)	\$35.00
Account Reconciliation (per hour)	\$35.00
Statements with Check Images (per month)	\$5.00
Stop Payment	\$35.00
Wire Transfer – incoming	\$25.00
Wire Transfer – domestic outgoing	\$25.00
Wire Transfer – international outgoing	\$50.00

\*Maximum of three items charged per day (up to \$96 total). A single item can incur multiple fees based on number of presentments. We may charge a Returned Item Fee or Overdraft Fee each time a transaction is presented to us for payment, even if the same transaction was previously rejected and a Returned Item Fee was charged. If overdrawn balance is \$10.00 or less, there will not be an overdraft fee assessed.

## Important Account Information

**Safety of your money against loss is an important consideration. All our deposit accounts are FDIC insured.**

The Federal Truth in Savings Act requires specific disclosures regarding APY (Annual Percentage Yield), interest payment frequency, advance notice of rate changes, balance calculation methods and relevant fees.

This information is specific to the type of account you open and will be supplied in addition to this document.

For more detailed information on any of the accounts listed in this document, please contact us.



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## Overdraft Privilege Policy

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Transactions that may overdraw your account include checks, in-person withdrawals, ATM withdrawals, or other electronic means. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

We may approve your overdraft items within your current Overdraft Privilege limit as a non-contractual courtesy. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. Your overdrawn balance will include any fees charged against the account.

When we advance money as part of your Overdraft Privilege, or pay or return an item that causes an overdraft, we use your ledger balance. Ledger balance only includes transactions that have posted to your account. The ledger balance does not include outstanding transactions that have not yet cleared or electronic transactions that have been authorized but which are still pending.

We will pay overdraft items for checks, in-person withdrawals, and ACH transactions. Any electronic balance provided to you during a balance inquiry will not reflect your Overdraft Privilege limit.

We generally pay electronic withdrawals and ACH withdrawals first based on electronic transaction type, in order from lowest to highest dollar amount. We then pay checks in check number order, per the bank's policy. The payment order of items may create multiple overdraft items during a single banking day. If this occurs, you will be charged an Overdraft Fee of \$32.00 for each overdraft item paid up to a maximum fee of \$96.00 per day. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. Please note that the amount of the overdraft plus the bank's Overdraft Fee of \$32.00 per item or \$96.00 daily maximum fee will be deducted from the Overdraft Privilege limit.

Any item that creates an overdraft balance of \$10.00 or less in a checking account will not be assessed a fee.

We may refuse to pay an overdraft item at any time even if we have previously paid overdrafts for you. A Returned Item Fee of \$32.00 per item, each time an item is presented, will be charged. You will be notified of any overdraft items paid or returned that you may have, however, we have no obligation to notify you before we pay or return any item.

If we overdraw your account, you agree to repay us immediately, without notice or demand from us. We may use deposits you, or others, make to your account to pay any overdrafts, fees and other amounts you owe us prior to posting other debits, which may result in additional overdraft item fees. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

If you decide to not participate in the Overdraft Privilege program, any overdrawn balance you may have on your account is your responsibility to cover. If you would like to have this service removed, please contact your personal banker or our Client Support Team at (608) 223-3000 or toll free at (855) 256-7328.

Overdraft Privilege is not to be viewed as an encouragement to overdraw your account. In order to avoid fees, manage your account responsibly and make sure that your account always contains enough funds to cover all of your items and associated fees.

Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your balance online, accessing your account information by phone, visiting one of our branches or receiving balance alerts via text. In addition, you should reconcile your account regularly.

**LIMITATIONS:** Lake Ridge Bank reserves the right to limit participation and discontinue this service without prior notice.