

Products & Services

DEPOSIT PRODUCTS & SERVICES

Lake Ridge Bank offers a variety of deposit products and services for consumer and businesses, including but not limited to:

- Checking
- Savings & Money Market
- Health Savings
- Certificates of Deposit
- Non-Profit Deposit Accounts
- Debit Cards
- Prepaid Gift Cards
- Online & Mobile Banking/Mobile Deposit
- Bill Pay
- Direct Deposit
- Savings Overdraft Protection
- Telebank 24
- Treasury Management Services
- Merchant Services
- Fraud Protection

LENDING PRODUCTS & SERVICES

Lake Ridge Bank offers a variety of lending products and services for consumer, business, and agriculture with a variety of term and payment options, including but not limited to:

- Consumer and Business Credit Cards
- Home Equity Loans
- Personal Loans
- Mortgage Loans
 - Including, but not limited to first time homebuyer financing, government loan options, down payment assistance programs
- Agricultural Loans
 - Including term loans, revolving lines of credit, real estate loans, FSA young & beginning farmer loans
- Commercial Loans & Letters of Credit
 - Including but not limited to term loans, revolving lines of credit, construction loans, real estate loans, Small Business Administration (SBA) loans, tax incremental financing (TIF), leases

Products Offered Through Crescent Mortgage (3rd Party Broker):

- Veteran’s Affairs (VA)
- Federal Housing Administration (FHA)
- United States Department of Agriculture (USDA)
- Out of State Mortgages

OTHER PRODUCTS AND SERVICES AVAILABLE

Wealth Management Services:

- Investment Management Account (Investment Agencies)*
- Rollover IRAs (Managed and Self-Directed)*
- Qualified and Non-Qualified Retirement Plans*
- Trustee Services*
- Estate Settlement Services*
- Cash Management Accounts
- Traditional IRAs (Managed and Self-Directed)*
- ROTH IRAs (Managed and Self-Directed)*
- Comprehensive Financial Planning Services*
- Custodial Accounts*
- Guardianships*
- Escrow Agencies*
- Bill Pay Services*
- Business Retirement Plans (SEP Plans) *

**Investment products:*

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Financial Advisory Services (available through Lake Ridge Financial):

- Investment Accounts
- Rollover IRAs
- Traditional IRAs
- ROTH IRAs
- Qualified and Non-Qualified Retirement Plans
- Comprehensive Financial Planning Services
- Life Insurance
- Long-Term Care Insurance
- Fixed Annuities
- Variable Annuities
- Custodial Accounts
- Unit Investment Trusts
- Structured Notes
- Money Market Funds
- 529 College Savings
- Business Retirement Plans (SEP Plans)

Securities and Insurance products offered through LPL Financial and its affiliates. Member FINRA/SIPC. Lake Ridge Bank and Lake Ridge Financial are not registered broker/dealers and are not affiliated with LPL Financial.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not insured by any Federal Government Agency	

Crop Insurance:

- Crop Hail Insurance
- Revenue Protection
- Yield Protection
- Area Risk Protection Insurance
- Margin Protection
- Supplemental Coverage Option
- Enhanced Coverage Option

Crop Insurance Products are:

Not FDIC Insured	Not Bank Guaranteed	Not a Deposit
Not insured by any Federal Government Agency		

Lake Ridge Bank

Variations in Availability of Products and Services Offered

DRIVE UP LOCATIONS

- Evansville Drive Up

The availability of the following products and services listed below is as follows at Drive Up locations:

- Personal and Business Account Openings – NOT AVAILABLE
- Individual Retirement Accounts (IRAs) Openings – NOT AVAILABLE
- Wealth Management/Financial Advisory Services – NOT AVAILABLE
- Loans (all types) – NOT AVAILABLE
- Safe Deposit Boxes – NOT AVAILABLE

All products and services listed above are available at Lake Ridge Bank Evansville at 2 E main Street, Evansville, WI 53536.

SAFE DEPOSIT BOXES are not available at all branch locations. The locations listed below do not offer safe deposit box availability:

- Atwood
- Cross Plains Motor Plus
- Evansville Drive Up
- Janesville LPO

WEALTH MANAGEMENT SERVICES AND FINANCIAL ADVISORS have primary office locations but are available to meet at any location convenient to a consumer by appointment. The locations listed below offer Wealth Management and Financial Advisory Services by appointment only:

- Atwood
- Brooklyn
- Cross Plains Motor Plus
- Monona Drive
- New Glarus
- Janesville LPO
- Sauk Prairie

JANESVILLE (LOAN PRODUCTION OFFICE- LPO)

This office provides Mortgage and Commercial/Business loan application services. Payment/Deposit services are available through the ITM outside of this location.

- Wealth Management/Financial Advisory consultations – AVAILABLE BY APPOINTMENT ONLY

CROSS PLAINS SUPPORT CENTER

This location serves primarily as an internal support center for Lake Ridge Bank associates.

- Safe Deposit Boxes – BY APPOINTMENT