

## **Products & Services**

### **DEPOSIT PRODUCTS**

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

- Checking
- Savings & Money Market
- Health Savings
- Certificates of Deposit
- IOLTA (Interest on Lawyers Trust Account) Accounts
- IBRETA (Interest Bearing Real Estate Trust Account) Accounts
- Non-Profit Deposit Accounts
- Debit Cards
- Prepaid Gift Cards
- Prepaid Travel Cards
- CDARS Program
- ICS (Insured Cash Sweep)

### **SERVICES**

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

- Online & Mobile Banking
- Mobile Deposit
- Bill Pay
- Direct Deposit
- Savings Overdraft Protection
- Telebank 24
- Treasury Management Services
- Merchant Services
- Wire Transfers
- Fraud Protection
- Credit Sense Credit Monitoring
- Instant Issue- Instant Card Creation at all locations
- Coin and Currency Orders

### **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:

- Online Loan Application Process
- 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, lot & construction loans
- 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
  - Campground financing

Products Offered Through Plaza Mortgage (3<sup>rd</sup> 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
- Medicare Supplement Insurance
- Fixed Annuities
- Variable Annuities
- Custodial Accounts
- Unit Investment Trusts
- Structured Notes
- Money Market Funds
- 529 College Savings, Coverdell Savings Accounts, UTMA's
- 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
- Livestock Risk 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
- Middleton-Parmenter
- 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