

# Business Banking



Lakeside Bank

# Business Checking Accounts

## Small Business Checking

This is a convenient, low cost checking account designed for small businesses with low transaction volumes.

- \$20.00 monthly fee  
((\$5,000 average monthly balance required to avoid fee)
- First 15 deposits free every month  
((\$2.50 fee for each additional deposit)
- First 75 deposited items free  
((\$0.35 fee for each additional item)
- First 50 checks paid free each month  
((\$0.50 fee for each additional check paid)
- Free Master Money™ business debit card
- Free online banking
- Free online bill payment available
- Online Cash Management available
- Check images returned with monthly statement

## Not-for-Profit Interest Checking

This product is designed for sole proprietorships and non-profit organizations.

- \$10.00 monthly fee  
((\$25,000 average monthly balance required to avoid fee)
- \$1.50 per deposit
- \$0.08 for each encoded check deposited
- \$0.075 to encode deposited check
- \$0.19 per check paid
- Competitive interest rates
- Free Master Money™ business debit card
- Free online banking
- Free online bill payment available
- Online Cash Management available
- Check images returned with monthly statement



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# Commercial Checking

## Lakeside Analyzed Account

This account is designed for businesses with medium to large transaction volume. Transaction fees are offset by a monthly earnings credit.

- Earnings credit available to reduce service charges
- Free Master Money™ business debit card
- Free online banking
- Free online bill payment available
- Online Cash Management available
- Check images returned with monthly statement

## Service Fees

Lakeside Bank has an extremely competitive schedule of service fees on Commercial Checking Accounts. For a list of fees, or if you would like a competitive analysis, simply contact a Personal Banking Officer at one of our convenient locations.

## Competitive Analysis

If you bring a current statement from a competitor, we can run a detailed analysis to see how much we can save you each month on your Commercial Checking Account.

## Other Services Available:

- Cash Management
- Lock Box
- Master Money™ Debit Card
- Free online banking
- Zero Balance Account arrangements
- Positive Pay



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# Business Savings & Money Market

## Business Savings

Allows your business to earn interest on excess balances.

- \$1,000 average monthly balance requirement  
(\$15.00 monthly fee if balance falls below requirement)
- Competitive interest rate
- Interest paid quarterly
- Unlimited deposits
- 6 withdrawals allowed per month  
(\$2.00 per debit over 6 per month)
- Passbook or quarterly statement available

## Business Money Market

Allows your business to earn money market rates on excess balances.

- \$10,000 average monthly balance requirement  
(\$25.00 monthly fee if balance falls below requirement)
- Competitive tiered interest rate
- Interest paid monthly
- First 6 deposits free  
(\$.75 per deposit over 6 per month)
- Check writing capability  
(Limit 3 checks per month, \$5.00 per check over 3)
- 6 withdrawals allowed per month of which only 3 can be checks  
(\$2.00 per debit over 6 per month)

## Business Certificates of Deposit

Allows your business to lock in a competitive fixed rate of return for a specified period on excess balances.

- Competitive fixed rate of return
- \$2,500 minimum balance required to open
- Jumbo rates for balances of \$100,000 or more
- 7 day to 60 month terms available



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# Commercial Lending

Lakeside Bank has the experience and resources to custom tailor a commercial loan that meets the specific needs of your business.

## Short-Term Working Capital

Accounts receivable and inventory financing enables your organization to take advantage of new business opportunities by converting your anticipated accounts receivable and inventory into a ready source of cash.

## Long-Term Fixed Rate Loans

Lakeside Bank's long-term loans offer flexible terms. A fixed rate of interest will provide the capital needed to finance your company's long-term growth.

## Adjustable Rate Loans

Lakeside Bank offers commercial loans with adjustable rates. These rates are indexed to the Prime Lending Rate.

## Real Estate Loans

We are experienced in all types of real estate lending, including commercial and industrial properties. Lakeside Bank offers the alternatives and the expertise to help you achieve your real estate investment objectives.

- Acquisition financing
- Commercial real estate mortgages
- Refinancing an existing commercial real estate loan

## Construction Financing

Lakeside Bank can handle all factors in the successful construction lending equation. We have the experience necessary to understand architectural plans as well as work and payment schedules of all subcontractors.



# Lakeside Bank

# Trader Options

A trader needs to make critical, split-second financial decisions on a daily basis. That's why Lakeside Bank has designed a package of financial services especially for traders. Not only are we equipped to efficiently and profitably manage your daily business banking needs, but Lakeside Bank has a full service branch office located conveniently in the Chicago Board of Trade building.

## Clearing Services

For the Chicago Board of Trade (CBOT) and the Chicago Mercantile Exchange (CME).

## Membership Financing

Lakeside Bank offers membership financing for CBOT, CME, CBOE and other major exchanges.

## Personal Credit Services

We understand that traders need to have credit available to profitably manage their business. Lakeside Bank has a variety of options to help manage your personal and business credit needs.

- Personal installment loans
- Personal lines of credit
- Business lines of credit
- Home equity credit lines



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# Commercial Services

## **Cash Management**

Whether you are a small or large company, Lakeside Bank will design a system that works for you, using the most efficient combination of the following deposit, disbursement and automated cash management services:

## ***Deposit Services***

- Check collection
- Funds concentration
- Coin & currency services

## ***Lock Box Services***

- Payments come direct to your Post Office Box
- Reduce cost associated with remittance processing
- Promotes improved cash flow
- Customized reports allow greater audit controls

## ***Disbursement Services***

- Check payment
- Control disbursement
- Zero balance account
- Wire transfers

## ***Automated Services***

- Direct payroll deposit
- Automated check reconciliation
- Automated Lockbox

## ***Vault Services***

- Armored car deposits
- High volume currency and coin services
- Armored car centralized cash deposit processing

## **Master Money™ Business Debit Card**

Access your business account with your MasterCard™ business debit card. Simply present the debit card for payment, and the funds will be automatically deducted from your checking account. No need to write checks because a Master Money™ debit card works just like a check. Multiple cards can be issued with specific limitations set for each.



# Lakeside Bank

# Commercial Online Services

## Online Banking

Access to your business accounts couldn't be easier with Lakeside's Online Banking.

- Free online banking
- [www.LakesideBank.com](http://www.LakesideBank.com)
- Check account balances
- View detailed account history
- Transfer funds between accounts
- Reorder checks
- Safe and secure website

## Online Bill Payment

Pay your bills online with Lakeside's automatic Bill Payment.

- Free bill payment
- Save time and money by paying bills electronically
- Set up automatic re-occurring payments

## Online Cash Management

Manage your business finances with complete security, ease and flexibility from the convenience of your desk.

- Free online banking
- View account history and activity
- Obtain activity reports
- Bill payment available
- Initiate ACH debits and credits
- EFTPS tax payments online
- Submit wire transfers
- Enhanced internal security
- \$25.00 monthly service fee
- \$0.15 per ACH transaction



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# CDARS<sup>®\*</sup>

CDARS<sup>®</sup> is the Certificate of Deposit Account Registry Service<sup>®</sup>. And it's the easiest, most convenient way to enjoy full FDIC Insurance on deposit amounts larger than \$100,000.

## Full Insurance

Using the CDARS<sup>®</sup> service, you can access up to \$20 million in FDIC protection on CD investments.

## One Bank

You work with us - the bank you know and trust - to secure your large deposits.

## One Rate

You earn one interest rate on your CD investments through CDARS<sup>®</sup>. With CDARS<sup>®</sup>, there is no need to negotiate multiple rates or manually tally disbursements for each CD.

## One Statement

You receive one regular statement detailing your CD investments. You no longer need to consolidate statements at the end of each month, quarter, or year.

## No Fees

There are no hidden fees of any kind. We do not charge annual fees, subscriptions fees, or transaction fees for using the CDARS<sup>®</sup> service; the rate you see is the rate you get.

## No Collateralization

Because CDARS<sup>®</sup> deposits are eligible for full FDIC protection, you may not need to collateralize your deposits, thus eliminating the time-consuming task of tracking collateral values.

\* See a Lakeside banker for a complete CDARS<sup>®</sup> package.



# Lakeside Bank

# Branch Locations

## **Board of Trade**

141 W. Jackson Blvd.  
Chicago, IL 60604  
312-435-5100

## **North Loop**

55 W. Wacker Dr.  
Chicago, IL 60601  
312-435-5100

## **South Loop**

2141 S. Indiana Ave.  
Chicago, IL 60616  
312-225-2300

## **Chinatown/Pilsen**

2200 S. Archer Ave.  
Chicago, IL 60616  
312-225-2300

## **UIC/Near West**

1055 W. Roosevelt Rd.  
Chicago, IL 60608  
312-789-3500

## **Lakeview/Lincoln Park**

2800 N. Ashland Ave.  
Chicago, IL 60657  
Coming in 2006!

# Contact Information

Website

[www.LakesideBank.com](http://www.LakesideBank.com)

Mortgage Loans

312-567-0501

Lakeside Link - Telephone Banking

312-939-BANK (2265)



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[www.LakesideBank.com](http://www.LakesideBank.com)



MEMBER  
**FDIC**