

Personal Banking



Lakeside Bank

Personal Checking Accounts

FREE Checking

For individuals who want a convenient checking account with no minimum balance requirement or monthly fees.

- No minimum balance requirement or monthly maintenance fee
- No per check charge
- Free Debit / ATM card available
- Free online banking
- Free online bill payment available
- Free ATM transactions at all Lakeside Bank ATMs
- First 2 non-Lakeside Bank STAR™ ATM withdrawals free each month

Direct Deposit Checking

For individuals who want checking convenience, reduced fees and direct deposit with no minimum balance requirement.

- Direct Deposit of payroll required
(\$15.00 monthly fee if Direct Deposit is not maintained)
- No check writing limit or per check charge
- Free Master Money™ Debit / ATM card
- Free online banking
- Free online bill payment available
- Free ATM transactions at all Lakeside Bank ATMs
- First 6 non-Lakeside Bank STAR™ ATM withdrawals free each month
- Check images returned with monthly statement



Lakeside Bank

Personal Checking Accounts

Lakeside Checking

For individuals who want checking convenience, reduced fees and a low minimum balance requirement.

- \$1,000 daily or \$2,000 average balance requirement
(\$15.00 monthly fee if balance falls below requirement)
- No per check charge
- Free Debit / ATM card available
- Free online banking
- Free online bill payment available
- Free ATM transactions at all Lakeside Bank ATMs
- First 6 non-Lakeside Bank STAR™ ATM withdrawals free each month
- Check images returned with monthly statement

Lakeside Interest Checking

Combines the convenience of our Lakeside Checking with a competitive interest rate.

- \$2,500 daily or \$5,000 average balance requirement
(\$20.00 monthly fee if balance falls below requirement)
- Competitive interest rate
- No per check charge
- Free Debit / ATM card available
- Free online banking
- Free online bill payment available
- Free ATM transactions at all Lakeside Bank ATMs
- First 6 non-Lakeside Bank STAR™ ATM withdrawals free each month
- Check images returned with monthly statement



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Personal Savings & Money Market Accounts

Lakeside Savings

For individuals who want to earn competitive interest rates while saving.

- \$500 minimum balance requirement
(\$15.00 quarterly fee if balance falls below minimum)
- Passbook or quarterly statement
- Competitive interest rates
- Automatic transfer from checking available
- 6 withdrawals allowed per quarter
(\$2.00 per withdrawal over 6)

Lakeside Money Market Account

For individuals who want convenient access to their savings account while earning money market rates.

- \$5,000 average balance requirement
(\$20.00 monthly fee if balance falls below minimum)
- Competitive tiered interest rates
- Higher rates for higher balances
- Monthly statement
- Write up to 3 checks per month
- 6 withdrawals allowed per month, of which only 3 can be checks
- Automatic transfer from checking available



Lakeside Bank

Personal CDs & IRAs

Lakeside Bank Certificates of Deposit

This account is for individuals who want a high fixed rate of return over a specified period of time.

- \$2,500 minimum balance required to open
- Competitive fixed rate of return
- Variety of terms 7 days to 60 months
- Monthly interest checks are available or funds may be transferred to any Lakeside Bank account

Lakeside Bank Jumbo Certificates of Deposit

This account is for individuals who want a higher fixed rate of return and are willing to invest more.

- \$100,000 minimum balance required to open
- Competitive fixed rate of return
- Variety of terms 7 days to 60 months
- Monthly interest checks are available or funds may be transferred to any Lakeside Bank account

Lakeside Bank Individual Retirement Accounts

For individuals who want competitive fixed rates for retirement savings accounts.

- \$250 minimum balance required to open
- Competitive fixed or variable rate of return
- Variety of terms 1 to 5 years
- Available for Traditional and Roth IRAs
- Contributions to Traditional IRAs may be tax deductible*

* Consult a tax advisor for eligibility.



Lakeside Bank

Club Accounts

Young Savers Club

This account is designed to teach children, under the age of 18, how important it is to save and plan for their financial goals.

- No minimum balance requirement
- No monthly service charge
- Competitive interest rate
- \$25 to open the account
- Passbook or quarterly statement available

The 55 Club

This account is for individuals 55 and older who maintain \$25,000 in any account.

- Free Checking
 - No minimum balance requirement
 - No monthly maintenance fee
- Free Travelers Checks
- Free Money Orders and Cashiers Checks
- \$10 discount on first year safe deposit box rental

The 65 Club

This account is for individuals 65 and older who maintain \$5,000 in any account.

- Free Checking
 - No minimum balance requirement
 - No monthly maintenance fee
- Free Direct Deposit of social security or other pension checks
- Free Travelers Checks
- Free Money Orders and Cashiers Checks
- Free first year safe deposit box rental



Lakeside Bank

Consumer Loans

Auto Loans

Lakeside Bank Auto Loans are for individuals interested in buying a new or used car. We can also refinance your existing new or used car loan.

- \$1,000 minimum loan amount
- Fixed rate
- 3-5 year term for new cars
- 3-4 year term for used cars
- Up to 90% loan to value for new cars
- Up to 80% loan to value for used cars
- No application fee or closing costs
- 0.25% discount for existing customer
- 0.25% discount for auto debit from Lakeside account

Personal Loans

Loans to help individuals cover certain unanticipated expenses or consolidate other high interest debt.

- Unsecured Personal Loans
 - Fixed rate for entire term
 - \$1,000 minimum, \$5,000 maximum
 - Up to a 2 year maturity term for repayment
- Secured Personal Loan
 - Fixed rate for entire term
 - \$1,000 minimum
 - Secured with Bank CD or marketable security
 - Term equal to CD or 1 year

Overdraft Protection

This account is for individuals who want overdraft protection with a line of credit.

- \$300 minimum, \$5,000 maximum
- Overdraft Protection by accessing credit line
- Fixed rate
- \$20 annual fee



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Convenience

Master Money™ Debit / ATM Card

Two ways to access your account with ONE card...

- Simply present a Master Money™ Debit / ATM Card anywhere MasterCard™ is accepted, and the funds will be deducted from your checking account automatically.
- No need to write checks because our Master Money™ Debit / ATM Card works like a check. It also enables you to get cash at any STAR™ terminal nationwide.

Online Banking / Bill Pay

Lakeside's online banking gives you easy access to your personal accounts 24 hours a day, 7 days a week.

- www.LakesideBank.com is safe and secure
- Check account balances
- View detailed account history
- Transfer funds between accounts
- Save time and money by paying bills electronically
- Reorder checks

To learn more about online banking and bill pay, visit our website and take a demo today.

Direct Deposit

With Direct Deposit, your payroll or government check can be deposited into any Lakeside Bank checking or savings account electronically. The funds are available immediately and can be accessed with an ATM / Debit card at your convenience. No need to run to the bank or wait in line ever again.

Telephone Banking

Now you have convenient access to account information by using Lakeside's telephone banking system.

- 312-939-BANK (2265)
- Check account balances
- Place Stop Payments
- Review check activity
- Transfer funds between accounts



Lakeside Bank

CDARS^{®*}

CDARS[®] is the Certificate of Deposit Account Registry Service[®]. 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[®] 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[®]. With CDARS[®], 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[®] service; the rate you see is the rate you get.

No Collateralization

Because CDARS[®] 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[®] 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

Mortgage Loans

312-567-0501

Lakeside Link - Telephone Banking

312-939-BANK (2265)



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www.LakesideBank.com



MEMBER
FDIC