



# Lake Country Community Bank

## Banking on Relationships

### NEWS YOU CAN BANK ON

Winter 2016

#### Need Cash For The Holiday Season?



If you haven't saved enough cash for your holiday gifts this year, your next best option is a Holiday Cash Loan from Lake Country Community Bank! Don't put your holiday spending on a high-rate credit card. Sign up for a fixed 4.99% APR\* by stopping in at either LCCB locations, print an application online at [www.lccbank.com](http://www.lccbank.com), or call us at (507)685-2300. \*APR = Annual Percentage Rate

- Up to \$3,000 at 4.99% fixed APR\*
- Delay your first payment for up to 2 months
- Minimum of \$100 monthly payment required

*Example: \$3,000 Holiday Cash Loan, 4.99% fixed APR\*, 2 Month Payment Delay = \$100.73 Monthly Payment Minimum for 32 Months*

*"It's nice to be able to make phone calls and get answers quickly from a live person. We use that a lot! Nice touch. Thank You!"*

*- Valued Customer  
Since 1997*

#### Holiday Open House December 19th & 20th



Our annual Holiday Open House will be held at each LCCB location on December 19th & 20th during lobby hours. Come enjoy delicious treats, coffee and cider as we reflect on the year and give thanks to you, our valued customers!

#### Shred Your Personal Documents FREE!



To help in the fight against Identity Theft and Fraud, Lake Country Community Bank is proud to sponsor a **FREE** shred event that allows our community members to safely dispose of sensitive documents. This event is **FREE** and open to our customers and community members.

**Date: Saturday Dec 17th**  
**Time: 9am-11am**  
**Place: 111 N Division St  
Morristown**



Visit our website [www.lccbank.com](http://www.lccbank.com) or contact us today for details and restrictions.

#### Tired of Paying Overdraft Fees?

Apply for a Ready Reserve Today!



Lake Country Community Bank's Ready Reserve Protection plan was designed with you in mind! A Ready Reserve is a revolving line of credit attached to a LCCB checking account. It offers the security of overdraft protection and the convenience of a personal line of credit when you need it. It's designed to put an end to checking account overdraft complications and charges.

When we approve Ready Reserve for you, it means we've pre-approved an automatic personal loan to balance your account should you become overdrawn. With this plan, you avoid overdraft charges and embarrassing delays. Stop in and speak to a lender for more information or to apply!

#### Loans Available For Your Financing Needs

We offer a variety of loan options to fit your needs. Stop in or call to speak to a lender today. We're happy to be of assistance!

**Competitive Rates, Flexible Terms, Qualified Local Lending Staff**



## Staff Spotlight

**ANDREA MARINENKO**

### VP - Loan Officer

Andrea has been with LCCB for 3 years and has 15+ years experience in the banking industry. She has a passion for working with people, numbers and helping people fulfill their financial dreams. Born and raised in Madison Lake, Andrea and her husband reside in Elysian along with their 2 young children and 2 dogs. Her hobbies include camping, photography and spending time with friends and family.



### Lake Country Community Bank Staff

Back Row: Gordon Olson, Andrea Marinenko, Kim Martin, Laurie Nordmeier, Mike Byrne, Bill Pye

Front Row: Laura Johnson, Faye Golombeski, Dawn Nuetzman, Betty Fritz



## Staff Spotlight

**LAURA JOHNSON**

### Customer Service Representative

Laura has been with Lake Country Community Bank for 2 years working directly with customers as a Customer Service Representative/Lead Teller. Her position at LCCB has given her the opportunity to meet many new people which she enjoys. Laura has two children; Rachel and Trevor. Her favorite pastime is visiting with family and friends and playing games.

## Gear Up For Winter!

**Make the most of Minnesota's Winter with a Snowmobile/ATV Loan Special from LCCB!**

**Rates As Low As 2.99% APR\***

\*APR = Annual Percentage Rate. Offer valid for a limited time only. Not all borrowers will qualify for the lowest rate. Contact a loan officer to determine the rate and term for which you may qualify.

Example: \$7,000 loan, 2.99% fixed APR\* = \$203.53 monthly min. payment for 36 months.



The Nerstrand Elementary School has a long time tradition of a Harvest Parade held on October 31st each year. Students dress in costume of their favorite storybook, cartoon, animal or favorite career and walk to the downtown businesses who hand out treats. These types of special events instill a great sense of community in children and their

families. Pictured are the children visiting Faye from Lake Country Community Bank. We're proud to be a part of this great local event. Community involvement is one of our core values. We are your neighbors and want to continue to maintain and build our community together. As a company, we support the organizations in our community.

## Holiday Hours

We will be closed Saturday December 24th, Monday December 26th and Monday January 2, 2017.



## COLORING CONTEST

Our Winter Coloring Contest begins November 15th. Entry sheets and additional information are available at both bank locations and online at [www.lccbank.com](http://www.lccbank.com)

## Contact Us

### Morristown Location:

111 N Division Street  
P.O. Box 188  
Morristown, MN 55052

Phone: (507)685-2300

Fax: (507)685-2270

### Nerstrand Location:

313 Main Street  
P.O. Box 128  
Nerstrand, MN 55053

Phone: (507)333-2500

Fax: (507)333-5809

### Email:

[lccb@lccbank.com](mailto:lccb@lccbank.com)

### Website:

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

## Lobby Hours

### Morristown Location:

Monday-Friday 9am-3pm

### Nerstrand Location:

Monday-Friday 9am-2pm

## Drive Up Hours

### Morristown Location:

Monday-Friday 8:30am-5pm

Saturday 9am-12pm

### Nerstrand Location:

No Drive Up

Lobby Hours Only