



# Lake Country Community Bank

## Banking on Relationships

### NEWS YOU CAN BANK ON

Fall 2016

## Phishing Scams. Beware of the bait!



Phishing scams lure account holders into providing personal or financial information to scammers posing as a legitimate business. Most phishing scams are conducted through email, with messages containing links that ask for your personal data or download spyware to your computer or mobile device. Other phishing scams are conducted by phone call

(vishing), text messages (smishing) or social media.

### Avoid Phishing Scams

- Check to see that your browser is up to date and security patches are applied.
- Be suspicious of any e-mail with urgent requests for personal financial information. Read mail only from senders that you know and don't open suspicious attachments.
- Don't use the links in an email to get to any web page if you suspect the message might not be authentic.
- Regularly log into your online accounts and check your financial institution credit and debit card statements to make sure that all transactions are legitimate.

Lake Country Community Bank will never solicit your password, date of birth, Social Security number, debit card details and other personally identifiable information via phone, email or other message. If you believe that you've received a phishing email, phone call or text or social media message from us, email us at [lccb@lccb.com](mailto:lccb@lccb.com) and include the original message when possible.

*"We like Lake Country Community Bank because it is convenient and the employees are friendly and helpful. We also appreciate very much their support of our Tuesday night Euchre as they provide the game sheets we use."*

*- Valued Customer Since  
2003*

## Buy, Refinance or Improve. We are here to help!

Whether you're looking to buy your dream home, refinance your existing home loan or to make home improvements, Lake Country Community Bank is here to help. With great rates, flexible options, and excellent customer service, we can help make your dreams a reality. Contact a loan officer today to apply or contact us with questions.



### 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



# Kids! Enter Our Winter Coloring Contest



Lake Country Community Bank is hosting a coloring contest at both of our locations during the months of October and November for children ages 1-12. Contestants will be able to print off the coloring sheets and official rules from our website or pick them up at the bank during business hours. The first contest sheets will be available on

October 15th and the second contest sheets will be available on November 15th. Contestants may enter one or both drawings.

All contestants will receive a prize when they turn in a completed entry. Grand prize winners will be announced in December. Visit [www.lccb.com](http://www.lccb.com) for additional details.

## Tired of Paying Overdraft Fees?

Even if you have pristine financial habits, cash-flow timing issues can happen to anyone. Let Lake Country Community Bank's **Ready Reserve** give you peace of mind. A ready reserve is a line of credit attached to your checking account that advances when you need it. The costs associated with having a Ready Reserve are considerably less than a \$30 per item overdraft charge. Here are some additional benefits:

- ◆ Quick and easy application process
- ◆ Flexible credit limits
- ◆ No cash advance fees or pre-payment penalties

Ask a representative today for more details.

## Want \$25? Refer a New Customer Today!

If you refer a friend, family member or co-worker to Lake Country Community Bank, we'll give you \$25\* and them \$25\*.

\*LCCB will deposit \$25 (to an existing customer) and \$25 (to the new customer) into your LCCB savings or checking account after eligibility requirements are met.



Requirements: \*Existing customer must be directly responsible for a friend, family member or co-worker taking out a new loan of \$5,000 or more or making a deposit of at least \$2,500 into a new active checking account. Active defined as at least 2 deposits and 5 transactions within the first 30 days. New customer must maintain the balance for at least 3 months. See a LCCB representative today for more information.

## Holiday Hours

**We will be closed Thursday November 24th for Thanksgiving, Saturday December 24th & Monday December 26th for Christmas. From all of us at Lake Country Community Bank, we wish you Happy Holidays!**

## 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@lccb.com](mailto:lccb@lccb.com)

### Website:

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

## Lobby Hours

### Morristown Location:

Monday-Friday 9am-3pm  
Saturday 9am-12pm

### 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

