

# Tired of Paying Overdraft Fees?

# OVERDRAFT

## 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 that 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.

### And, It's More Than Just Overdraft Protection

**Write your own loan!** When we approve Ready Reserve Overdraft Protection for you, you've got a personal line of credit available to you whenever you need it, and for whatever you need it for.

**Use it for convenience.** If you need to write some checks and don't have time to get to the bank to make a deposit, go ahead and write those checks. With Ready Reserve we'll automatically cover your overdraft up to your credit limit.

**Use it for Emergencies.** There may be times when you're faced with an unexpected emergency, like car trouble and you're short of cash. Never again let a depleted bank account add disappointment or stress to your life.

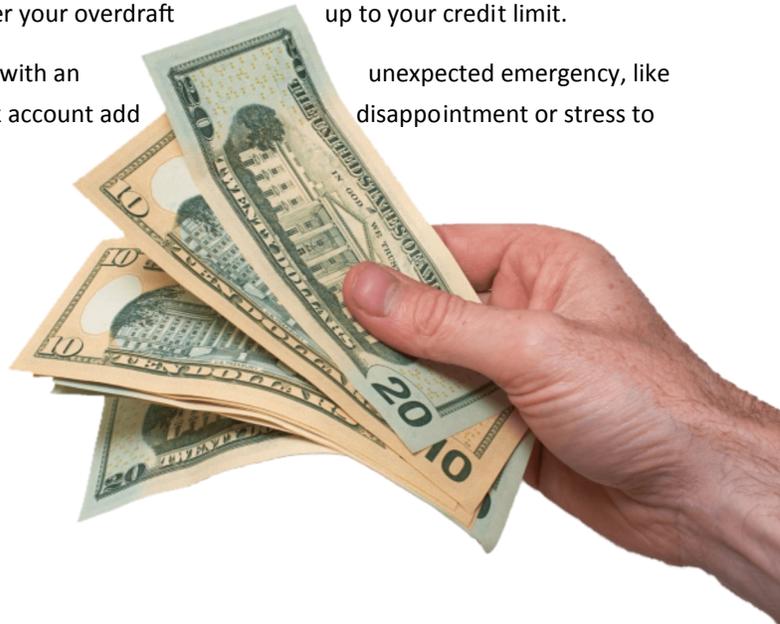
#### Additional Benefits:

- Funds automatically advance into your checking account in increments of \$100 when the balance falls below zero\*
- Low monthly payments\*\* - Minimum of \$25 or 5% of the unpaid Ready Reserve balance
- \$25 Annual Fee
- Access your Ready Reserve by writing a check, using your LCCB debit card or making a transfer online or at one of our locations

\*Your finance charge will only be calculated for the amount of funds you advanced and the number of days you used the funds. The finance charge is compounded at the daily periodic rate of 0.04932% (equivalent 18% Annual Percentage Rate [APR])

\*\*Example - \$400 Ready Reserve Balance = \$25 monthly payment required.

\*\*Example - \$1,500 Ready Reserve Balance = \$75 monthly payment required.



Lake Country Community Bank  
Banking on Relationships

Member  
FDIC