

PERSONAL Checking Accounts Comparison

	SmartAccount	Interest Checking	Silver Checking
Opening Balance	\$0	\$1,000	\$0
Minimum Daily Balance to Avoid Net Service Charge	\$0	\$1,000	\$0
Average Daily Balance to Avoid Net Service Charge	\$0	\$2,000	\$0
Net Service Charge	\$0*	\$10	\$0
Interest	None	Compounded Daily on Collected Funds	Compounded Daily on Collected Funds
Check Discounts?	No	1st order free**	Free**
Check Writing	Unlimited***	Unlimited***	Unlimited***
Non-LBC ATM Fee?	None	2 free^	2 free^
Debit Card Transactions (non-ATM)	Unlimited	Unlimited	Unlimited
Safe Deposit Discounts	No	No	Yes
Paper Statements	Available with \$5 fee	Available	Available
Teller Fee	No	No	No
Availability of Online SmartSuite of products			
Online & Bill Pay	Yes	Yes	Yes
Mobile/SMS Banking	Yes	Yes	Yes
FinanceWorks	Yes	Yes	Yes
Debit Purchase Rewards	Yes	Yes	Yes
Account Features			
	For those on-the-go, a paper-free, digital banking account. No minimum balance requirement with access to entire online banking suite.	Earns a competitive rate of interest on daily balance.	For customers age 50 and over. Competitive rate of interest. Preferred pricing on safe deposit boxes (based on availability).

*No service charge with e-statement acceptance.

**Standard LaGrange Banking Company checks only. Specialty checks are extra.

***Only fees for check ordering may apply. No transaction fees associated with check writing.

^Per calendar month.

Other fees may apply - ask for details. All prices are subject to change.