

PRODUCTS AND SERVICES OF LOWRY STATE BANK

Preferred Checking

- No base monthly account fees
- No opening deposit required
- No minimum balance requirements
- Not interest-bearing
- Imaged paper statements for \$5.00/month

Preferred Plus Checking

- Must be age 55+
- No base monthly account fees
- No opening deposit required
- Minimum daily balance of \$100
- Non-interest bearing
- Waived \$5.00 fee for imaged paper statements if balance requirements met

NOW Checking

- No base monthly account fees
- \$800.00 minimum opening balance required
- Minimum daily balance of \$800
- Interest-bearing
- Imaged paper statements for \$5.00/month

Free Checking

- No base monthly account fees
- No opening deposit required
- No minimum balance requirements
- Not interest-bearing

Personal Savings

- \$5.00 minimum opening deposit required
- No minimum balance requirements
- Interest is compounded daily and credited quarterly*
- Quarterly statement issued

Money Market Savings

- \$2,500.00 minimum opening deposit required
- If daily balance falls below \$2,500.00, rate changes to Personal Savings rate
- Interest is compounded and credited monthly
- Higher interest rates paid for balances over \$10,000, \$50,000, \$100,000, and \$200,000

CD Options

- \$500.00 minimum opening deposit required
- Time deposits with terms from 3 months to 4 years
- Tiered interest rates available based on total deposits or balances over \$10,000, \$25,000, and \$50,000
- Interest compounded and credited quarterly*

IRA Options

- Traditional IRA
- Roth IRA

Personal Loans

Mortgage Loans

Commercial/Business Loan Options:

- Commercial Loans
- Lines of Credit
- Small Business Loans
- Equipment Loans
- Bridge Loans
- Construction Loans
- SBA Loans 7(a) & 504
- Operating Loans
- Acquisition Loans
- Letters of Credit
- Real Estate Loans

Ag Loan Options:

- Term Loans
 - Equipment
 - Cattle
 - Dairy Cattle
- Real Estate Loans
 - Pasture

- Crop
- Facilities
- Grain Storage
- Commodity Feed Sheds
- Letters of Credit
- Lines of Credit
 - Cattle
 - Crop Input
 - Dairy

Online & Mobile Banking

Mobile Check Deposit

Mobile Wallet

Debit Card Controls

Bill Pay

Other Services

- ATM Cash Card
- Notary Services
- Visa Gift & Travel Cards
- Wire Transfers
- Savings Bond Redemption (*current customers only*)
- Direct Deposit
- Night Depository
- Safe Deposit Boxes