



Choose the benefits that fit you, plus every account includes:
FREE DEBIT CARD • FREE INTERNET BANKING • FREE BILL PAY

SUPERSMART CHECKING

GREAT RATES

Earn our highest checking account interest rate (if requirements are met)

IDENTITY THEFT PROTECTION

- \$2,500 Identity Theft Protection
- Payment Card Protection
- Identity Recovery & Restoration

SUPER Bank Benefits

- Free SuperSmart checks (additional styles of checks, receive a 50% discount)

SAVE MONEY with MEMBER HEADQUARTERS SAVINGS!

- Get your member card
- Save money on travel, dining, recreation, prescriptions, eyeglasses, and so much more...
- Save at great retailers — Check out our Savings Calculator at the bottom of the page

MONTHLY REQUIREMENTS

- 25 debit card transactions
- Direct deposit
- E-statement
- Sign up for Bill Pay

MONTHLY FEE

\$8 per month
 (If you use your debit card
 40 times within a statement cycle,
 you'll avoid the monthly fee)

SMART CHECKING

GREAT RATES

Earn a great rate on your checking account balance (if requirements are met)

IDENTITY THEFT PROTECTION

- \$2,500 Identity Theft Protection
- Payment Card Protection
- Identity Recovery & Restoration

MONTHLY FEE

IT'S FREE! There is no monthly fee, and no minimum balance requirements.

MONTHLY REQUIREMENTS

- 15 debit card transactions
- Direct deposit
- E-statement
- Sign up for Bill Pay

Identity Guard®

6 Month Free Protection

Because we care about protecting your good name, we have made special arrangements with America's premier identity theft protection service provider to protect your identity: **FREE for 6 Months!**

To learn more and to activate your no obligation IDENTITY GUARD® 6 Month Free Protection, simply go to www.LNBbank.com, select our Products and Services tab and click on the ID Guard link.

IDENTITY GUARD® Your Best Chance of Never Becoming a VictimSM Serviced by Intersections Inc., protecting 7 million customers worldwide

EASY as 1 - 2 - 3 . . .



1. Get your member card today!



2. Visit our Web site!



3. Print coupons & save!

GREAT DISCOUNTS

Local & National Dining Savings
 Local & Online Shopping Savings
 Discounts on services you use everyday
 Travel, Hotel, and Recreational Savings
 Pharmacy, Vision, and Hearing Savings

Here is just a sample of participating retailers:



Retailers listed are not sponsors of this program or offer. Participating retailers are subject to change at any time and without notice.



Typical Annual Expenses . . .

How many boxes of checks?	2
How many vacations?	1
How many oil changes?	4
How many times do you dine out?	2/wk.
How many times do you rent a movie?	1/mo.

Estimated Annual Savings: \$968

CLUB GOLD CHECKING

All this for only \$8 per month! And for our customers 50 and better, only \$6 per month!

GREAT BENEFITS

Free Club Gold Checks
(additional styles of checks, receive a 50% discount)

Free MasterCard® Check Card

Unlimited Check Writing

Free Online Banking and Bill Pay

PERSONAL SECURITY

\$10,000 Accidental Death Insurance

\$5,000 Identity Theft Protection

Payment Card Protection

ID Recovery & Restoration Services

GREAT DISCOUNTS

Local & National Dining Savings

Local & Online Shopping Savings

Discounts on services you use everyday

Travel, Hotel, and Recreational Savings

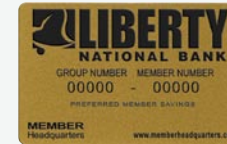
Pharmacy, Vision, and Hearing Savings

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EASY as 1 - 2 - 3 . . .



1. Get your member card today!



2. Visit our Web site!



3. Print coupons & save!

Free Checking

- NO monthly service charge!
- NO balance requirements!
- NO transaction fees!

Campus Checking

- Free Online Banking and Bill Pay
- Free MasterCard® Check Card

Fresh Start Checking

Have you ever been turned away from opening an account because your name appeared on the CheckSystem? Then you may qualify for a fresh start!

- Free Online Banking and Bill Pay
- ATM card
- \$10 a month service fee

All accounts include:

- Online Banking
- Bill Pay
- ID ProtectALL
 - \$1,000 Personal Identity Protection
 - Identity Recovery & Restoration Services
 - Payment Card Protection

Upgrade your account with Bonus Banking!

For only \$4 a month, you receive:

- Free Bonus Banking Checks (additional styles of checks, receive a 50% discount)
- Local and National Dining Savings
- Local and Online Shopping Savings

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