

Products & Services

DEPOSIT PRODUCTS

Lake Ridge Bank offers a variety of deposit products for personal and business, including but not limited to:

- Checking
- Savings & Money Market
- Health Savings
- Certificates of Deposit
- IOLTA (Interest on Lawyers Trust Account) Accounts
- IBRETA (Interest Bearing Real Estate Trust Account) Accounts
- Non-Profit Deposit Accounts
- Debit Cards
- Prepaid Gift Cards
- Prepaid Travel Cards
- CDARS Program
- ICS (Insured Cash Sweep)

SERVICES

Lake Ridge Bank offers a variety of services for personal and business use, including but not limited to:

- Online & Mobile Banking
- Mobile Deposit
- Digital Wallet
- Bill Pay
- Direct Deposit
- Savings Overdraft Protection
- Telebank 24
- Treasury Management Services
- Merchant Services
- Wire Transfers
- Fraud Protection
- Credit Sense Credit Monitoring
- Instant Issue- Instant Card Creation at all locations
- Coin and Currency Orders

More information on Lake Ridge Bank personal products and services can be found at the bank's website:

[Lake Ridge Bank](#)

More information on Lake Ridge Bank business products and services can be found at the bank's website:

[Business Banking Services | Lake Ridge Bank](#)

LENDING PRODUCTS & SERVICES

Lake Ridge Bank offers a variety of lending products and services for personal, business, and agriculture clients with a variety of term and payment options, including but not limited to:

- Online Loan Application Process
- Consumer and Business Credit Cards
- Personal Loans
 - Including home equity loans and auto loans
- Mortgage Loans
 - Including, but not limited to first time homebuyer financing, government loan options, down payment assistance programs, lot & construction loans
- Agricultural Loans
 - Including term loans, revolving lines of credit, real estate loans, FSA young & beginning farmer loans
- Commercial Loans & Letters of Credit
 - Including but not limited to term loans, revolving lines of credit, construction loans, real estate loans, Small Business Administration (SBA) loans, tax incremental financing (TIF), leases
 - Campground financing

Products Offered Through Plaza Mortgage (3rd Party Broker):

- Veteran’s Affairs (VA)
- Federal Housing Administration (FHA)
- United States Department of Agriculture (USDA)
- Out of State Mortgages

OTHER PRODUCTS AND SERVICES AVAILABLE:

WEALTH MANAGEMENT- TRUST SERVICES

- Investment Management Account (Investment Agencies)
- Rollover IRAs (Managed and Self-Directed)
- Qualified and Non-Qualified Retirement Plans
- Trustee Services
- Estate Settlement Services
- Cash Management Accounts
- Traditional IRAs (Managed and Self-Directed)
- ROTH IRAs (Managed and Self-Directed)
- Comprehensive Financial Planning Services
- Custodial Accounts
- Guardianships
- Escrow Agencies
- Bill Pay Services
- Business Retirement Plans (SEP Plans)
- Foundations and Endowments

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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WEALTH MANAGEMENT- FINANCIAL ADVISORY SERVICES (available through Lake Ridge Financial):

- Financial Planning
 - Net Worth Statements
 - Insurance Evaluation
 - Tax Considerations
 - Investment Review
 - Asset Allocation Plans
 - Estate Planning Strategies
- Managed Accounts
 - Discretionary Portfolios
- Investment Vehicles
 - Stocks
 - Bonds
 - Mutual Funds
 - Exchange-Traded Funds
 - CD's
 - Fixed Annuities
 - Variable Annuities
- Alternate Investments (limited to qualified investors):
 - Managed futures
 - Real Estate Investment Trusts (REITs)
- Insurance
 - Life
 - Long-Term Care
 - Medicare Supplement Insurance
- Non-Qualified Investments
 - Trust
 - Individual
 - Joint
 - Transfer of Death (TOD)
 - Joint TODs
- Cash Management
 - Automatic Deposit
 - Systematic Withdrawals
- Qualified Investments/ Retirement Plans:
 - IRAs
 - Roths
 - SEPs
 - SIMPLE's
 - 403(b)s
 - 401(k)s
 - Profit Sharing
 - Money Purchase
 - Defined Benefit Plans
- Education Investments
 - 529 Plans
 - Cordell Savings Accounts
 - UTMAs
- GWP (Guided Wealth Portfolios)
 - A Digital Investing Option

Securities and Insurance products are offered through LPL Financial and its affiliates. Member FINRA/SIPC. Lake Ridge Bank and Lake Ridge Financial are not registered broker/dealers and are not affiliated with LPL Financial.

Not FDIC Insured	Not Bank Guaranteed	Not a Deposit	May Lose Value
Not insured by any Federal Government Agency			

CROP INSURANCE:

- Crop Hail Insurance
- Revenue Protection
- Yield Protection
- Livestock Risk Protection
- Area Risk Protection Insurance
- Margin Protection
- Supplemental Coverage Option
- Enhanced Coverage Option

Crop Insurance Products are:

Not FDIC Insured	Not Bank Guaranteed	Not a Deposit
Not insured by any Federal Government Agency		

Lake Ridge Bank

Variations in Availability of Products and Services Offered

SAFE DEPOSIT BOXES are not available at all branch locations. The locations listed below do not offer safe deposit box availability:

- Atwood
- Cross Plains Motor Plus
- Evansville Drive-Up
- Janesville

WEALTH MANAGEMENT SERVICES AND FINANCIAL ADVISORS have primary office locations but are available to meet at any location convenient to a consumer by appointment. The locations listed below offer Wealth Management and Financial Advisory Services by appointment only:

- Atwood
- Brooklyn
- Monona Drive
- New Glarus
- Sauk Prairie

EVANSVILLE DRIVE-UP

This location at 1 Mill St., Evansville, WI serves as a drive-up only location; all products and services are available at 2 E Main St., Evansville, WI, which is within walking distance of the drive-up location.

CROSS PLAINS SUPPORT CENTER

This location at 1205 Main St., Cross Plains, WI serves as an internal support center for Lake Ridge Bank operations.