



Lapeer County Bank & Trust Co.

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Sales Officer

Lapeer County Bank & Trust Co.

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www.LCBT.com

- NO ANNUAL FEES
- NO MONTHLY MINIMUMS
- NO REPROGRAMMING FEES
- NO PCI COMPLIANCE OR NON-COMPLIANCE FEES
- AWARD WINNING CUSTOMER SERVICE / U.S. BASED
- WE WILL MEET OR BEAT YOUR CURRENT PRICING
- FREE EQUIPMENT WARRANTY WHICH INCLUDES REPLACEMENT IF NEEDED



CREDIT CARD SERVICES

Comprehensive swipe to settlement services for today's most widely accepted credit cards:

- VISA®
- DINERS CLUB®
- MASTERCARD®
- JCB®
- DISCOVER®
- PRIVATE LABEL
- AMERICAN EXPRESS®
- PCI COMPLIANT

MOBILE AND WIRELESS SERVICES

Experience the freedom of "on-the-go" mobile or wireless credit card processing, which includes Smart Phones, iPads, tablets and other portable devices for convenient, on-the-spot payments. Works on over 400 devices! First card swipe is FREE! Processing ALL major credit cards: VISA, MasterCard, Discover and American Express. Retail restaurant solutions with tip-line available. Receipts are emailed, customer data encrypted, no personal info stored and PCI certified transactions.

Wireless terminals are perfect for:

- DELIVERY SERVICES
- PLUMBERS
- QSR AND CASUAL DINING
- MOBILE AUTO REPAIR
- TRADE SHOWS
- TOW TRUCKS
- SPORTING EVENTS/CONCERTS
- TAXIS

PURCHASING & COMMERCIAL CARDS

If you process business-to-business, government or military transactions, you can accept purchasing and commercial cards through point-of-sale terminals and specialized software. Many corporations use purchasing cards to:

- ELIMINATE PAPERWORK
- REDUCE PROCESSING COSTS ASSOCIATED WITH SMALL VALUE PAYMENTS

HOSPITALITY SOLUTIONS

Specialized payment terminals designed to meet the unique needs of the restaurant and hotel industries, such as:

- RESTAURANTS: BAR TABS, TIPS, *Resellers*
- TIP REPORTING, ETC.
- LODGING: CHECK-IN/CHECK-OUT,
- *Certified on multiple Value Added*
- FULL REPORTING, INTEGRATED RETAIL
- PROCESSING FOR GIFT SHOPS

EBT (Electronic Benefits Transfer)

The EBT program is a government program for electronic food stamps and other government entitlement benefits.

- REQUIRES COMPATIBLE PROCESSING EQUIPMENT
- ENABLE EASY SETTLEMENT AND RECONCILIATION
- PROVIDE EBT SERVICE IN ALL LANES OF STORE
- ACCEPT EBT PAYMENTS FROM YOUR STATE WITH MAGNETIC STRIPE PROGRAMS

PIN-SECURED AND SIGNATURE DEBIT

Debit (including PIN-secured and signature) is one of the fastest growing payment options in the U.S. With connectivity to all the major debit networks, you have the opportunity to:

- INCREASE TICKET SALES
- VIRTUALLY GUARANTEE PAYMENT (PIN-secured debit)
- REDUCE FRAUD, LOSSES AND COSTS
- BUILD CUSTOMER LOYALTY
- OFFER CASH BACK (PIN-secured debit)

VIRTUAL TERMINAL/WEB-ENABLED SERVICES

Internet-based payment processing offers fast transaction time without the added expense of satellite or leased-line connectivity. A complete solution for your e-commerce site or brick and mortar location(s).

- PROVIDES PROCESSING, AUTHORIZING AND SETTLEMENT
- COMBINES PROCESSOR AND GATEWAY FUNCTIONALITY
- EASY WEB SERVICES INTEGRATION
- PCI COMPLIANT
- SWIPED VIRTUAL TERMINAL OPTION AVAILABLE
- RECURRING BILLING

CHECK SERVICES

Minimizing the risks and losses associated with check acceptance is crucial in today's marketplace. Check services including verification, conversion, authorization and warranty - allow you to:

- REDUCE RETURNED CHECK VOLUME
- FASTER FUNDS AVAILABILITY THROUGH ACHNETWORK ON CHECK PURCHASES
- CREATE DETAILED REPORTING AND SETTLEMENT DOCUMENT

PAYROLL CARDS

The payroll card program enables business owners to pay their employees using a payroll card instead of by check or cash. This frequently requested program provides a turnkey solution to your financial institution's suite of services. Payroll cards can eliminate cost, hassles of checks, delivery cost and time, lost/stolen, reconciliation and more.

- IMMEDIATE AVAILABILITY OF FUNDS FOR EMPLOYEES
- 24 HOUR ACCESS TO CASH FROM ATMs
- NO SOFTWARE OR HARDWARE TO INSTALL
- ELIMINATES ENCEATMENT LIABILITY
- SAME SYSTEM CAN BE USED FOR EXPENSE REIMBURSEMENT
- COST EFFECTIVE WAY TO GET MONEY TO RELATIVES DOMESTIC OR FOREIGN

GIFT CARDS

Gift cards are the fastest growing products to hit retail in years.

- REDUCED ADMINISTRATIVE COSTS ASSOCIATED WITH PAPER-BASED CERTIFICATES
- INCREASED STORE REVENUE BY ELIMINATING CASH BACK
- FASTER AND MORE ACCURATE TRANSACTIONS
- ADVERTISING AND BRANDING OPPORTUNITIES
- REPEAT VISITS AND CUSTOMER LOYALTY

FLEET CARDS

Government and large corporation employees regularly make purchases for fuel, service and repairs with fleet payment cards. Tap into some of the most popular fleet card programs, including:

- VOYAGER®
- WRIGHT EXPRESS®

VIRTUAL REPORTS

My VirtualReports.com, our complimentary online reporting system, provides fast, convenient transaction information for Retail, Internet businesses, mail order and telephone order. It will communicate with most accounting programs. Some of the features included:

- DAILY TRANSACTIONS
- MONTHLY STATEMENTS
- CHARGEBACK SEARCH
- TRANSACTION SEARCH
- RETURN & CREDITS
- AUTHORIZATIONS