



Important information regarding Green Rewards Checking accounts

Rate tiers for Green Rewards Checking accounts:

If all qualifications are met in the monthly qualification cycle, 1.52% Annual Percentage Yield (APY) applies to balances of \$0.01-\$25,000 and 0.10% APY applies to balances more than \$25,000. If monthly qualifications are not met 0.02% APY applies to all balances.

Rewards Rate Qualifications:

In each qualification cycle you must:

1. Have at least 12 Debit Card purchases post and clear each qualification cycle AND
2. Accept online statement delivery (eStatement), valid email address is required AND
3. Have one of the following post and clear your account each cycle:
 - One Direct Deposit or
 - One Automatic Payment or
 - One Bill Pay through Online Banking

Green Rewards Checking Qualification Cycles:

The Green Rewards Checking "Qualification Cycles" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. The Green Rewards Checking statement cycle closes on the last business day of each calendar month.

	Cycle Begins	Cycle Ends
January Qualification Cycle	12/31/2013	1/30/2014
February Qualification Cycle	1/31/2014	2/27/2014
March Qualification Cycle	2/28/2014	3/28/2014
April Qualification Cycle	3/29/2014	4/29/2014
May Qualification Cycle	4/30/2014	5/29/2014
June Qualification Cycle	5/30/2014	6/27/2014
July Qualification Cycle	6/28/2014	7/30/2014
August Qualification Cycle	7/31/2014	8/28/2014
September Qualification Cycle	8/29/2014	9/29/2014
October Qualification Cycle	9/30/2014	10/30/2014
November Qualification Cycle	10/31/2014	11/27/2014
December Qualification Cycle	11/28/2014	12/30/2014

Minimum to open account is \$25.

Annual Percentage Yield (APY) effective 1/1/2012. Rate tiers are as follows: 1.52% APY applies to balances of \$0.01-\$25,000 and 0.10% APY applies to balances above \$25,000 if qualifications are met each monthly qualification cycle; 0.02% APY applies to all balances if monthly qualifications are not met.

Rates may change after the account is opened. Fees may reduce earnings.

Qualifying transactions must post and clear the account during the monthly qualification cycle.

Qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

Transactions may take one or more business days from the transaction date to post and clear to an account from the date the transaction is made.

Intra-bank transfers do not count as qualifying ACH transactions.

*ATM Fee reimbursements up to \$25.00 provided only if qualifications are met within the monthly qualification cycle.

No minimum balance required.

No monthly service charge. A \$3 fee will be assessed for a paper statement.

Available only to personal account holders. Limit of two Green Rewards Checking accounts per social security number.

Lapeer County Bank & Trust Co.

83 W. Nepessing St. | P.O. Box 250 | Lapeer, MI 48446
LCBT.com | Member FDIC | 810-664-2977