



**Lapeer County Bank
& Trust Co.**

Spring 2011
Vol. 23 No. 1

PRESTIGE PAGES

Our roots are here, not just branches

2011 Calendar of Events

- 4/30 **Free Community Shred Day**
9:00 - Noon Imlay City Office
- 5/21 **Free Community Shred Day**
9:00 - Noon Main Office
Parking Lot
- 7/28 **Prestige Trip - Detroit Tigers
vs. LA Angels 1:10 p.m.**
- 8/16 **Annual Prestige Picnic**
Noon - 2:30
Lapeer Center Bldg
- 8/22 **Prestige Trip - Huron Lady II
Rivercrab Restaurant** (see
information on back of page)
- 10/15 **Final Shred Day of the Year**
9:00 - Noon - Main Office
parking lot
- 12/8 **Prestige Trip - "Wicked" at the
Detroit Opera House**

Helpful Information

To keep your Online Banking
and Bill Pay service active, log in at
least once every six months.
Contact Customer Service at (810)
245-2950 if you have
questions or need help accessing
Online Banking/Bill Pay.

2011 Prestige Trips



Detroit Tigers vs Los Angeles Angels
Thursday, July 28 1:10 p.m. game
ONLY \$65.00 p.p.

Special pricing includes: roundtrip motor coach, food
voucher for pop and a hot dog. Seating is lower level
baseline box seats: section 143, Rows 39-41 - Only
28 tickets are available, reserve today!

**Reservations and
Full payment due 6/15/11**

Back by "popular" demand. Entertainment Weekly calls *Wicked* "the best musical of the decade," and when it last played Detroit in 2008, it broke box office records and sold out in record time. Winner of 35 major awards, including a Grammy and three Tony Awards®, *Wicked* is Broadway's biggest blockbuster, a cultural phenomenon and was just named "the defining musical of the decade" by The New York Times.

Long before that girl from Kansas arrives in Munchkinland, two girls meet in the land of Oz. One - born with emerald green skin - is smart, fiery and misunderstood. The other is beautiful, ambitious and very popular. How these two grow to become the Wicked Witch of the West and Glinda the Good makes for "the most complete and completely satisfying new musical in a long time" (USA Today).

Wicked

Coming December 8, 2011!

Don't miss a chance to see this incredible musical at the historic Detroit Opera House! Your price includes excellent Main Floor seating at the 1:00 p.m. matinee performance, dinner following at *Traffic Jam and Snug*, transportation, taxes, tips and gratuities. Don't delay, we have 32 reserved tickets available!

\$139 p.p. (see reservation form for more information)



Making banking easier

Lapeer County Bank & Trust eStatements

An eStatement is an electronic version of your regular paper bank statement. Instead of receiving paper statements through the mail, you will go to your LCBT Online Banking account and access your statement electronically.

An email notice will be sent to the email address you provide when your current statement is ready to be viewed.

It's easy and safe; only you can access your statements through the security of Online Banking!

Benefits of eStatements

- Get your checking and savings statements online for free
- Receive statements faster
- View, print or save each month's statement
- Eliminate storage of paper statements
- Archive your statements for quick history reference
- Have instant and secure access, 24 hours a day

For complete instructions to sign up for eStatements, go to the Online Banking Login page at LCBT.com and click on the enrollment instructions.



Meet our Wealth Management Group
 Tom Mitchell, the new Vice President and Wealth Advisor, is taking the Bank into a new era of wealth management services. He and Assistant Trust Officer Gary Shegina, have over 50 years of combined experience in the wealth management business. The services offered at Lapeer County Bank & Trust Co. have been refocused to provide a more comprehensive approach to asset management and client relationships. "Our goal is to help our clients grow, preserve and distribute their wealth," said Mitchell.



Erin Landers, another professional in the Wealth Management Group, provides retail brokerage services that include education, retirement and financial planning. More traditional wealth management services available are investment management, trust services, estate settlement, business succession and tax planning for individuals and families. "We listen, we understand, and we deliver a comprehensive wealth management solution for each of our clients," said Mitchell.



You can contact the Wealth Management Group for a financial check-up by calling 810-245-2935.

NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules.

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Around the Bank . . .

Bruce J. Cady, President & CEO of the Bank welcomed new officers in the last quarter of 2010.

Bob Lennox is the new Financial Officer. Gary Shegina is the new Assistant Trust Officer and Paula Boegner is our new Compliance and Security Officer. She replaces Carol Ugorowski, who retired in December after 26 years of dedicated service.

Laugh of the day

Prestige Trip

A little silver-haired lady calls her neighbor and says, "Please come over here and help me. I have a killer jigsaw puzzle, and I can't figure out how to get started."

Her neighbor asks, "What is it supposed to be when it's finished?"

The little silver haired lady says, "According to the picture on the box, it's a rooster."

Her neighbor decides to go over and help with the puzzle.

She lets him in and shows him where she has the puzzle spread all over the table.

He studies the pieces for a moment, then looks at the box, then turns to her and says,

"First of all, no matter what we do, we're not going to be able to assemble these pieces into anything resembling a rooster."

He takes her hand and says, "Secondly, I want you to relax. Let's have a nice cup of tea, and then," he said with a deep sigh

.....
 "Let's put all the Corn Flakes back in the box."

HURON LADY II CRUISE AND DINNER AT THE RIVER CRAB RESTAURANT

Monday, August 22, 2011

This is, by far, our favorite summer get-away! Enjoy a beautiful evening aboard the Huron Lady II. Leaving the dock in Port Huron, we'll cruise down the St. Clair River for an hour and dock at the River Crab Restaurant for dinner.

After dining on one of six delicious dinner entree choices, we will return on a sunset cruise while enjoying a light dessert provided by the River Crab.

\$79.00 p.p.

Reservations and final payments due July 15, 2011

Pricing includes deluxe motorcoach, dinner, river cruise and all taxes, tips and gratuities.



Traveler Information

Name #1 _____ Email address _____

Address: _____ City _____ Zip _____ Phone # _____

Check enclosed _____ or debit my account # _____ for \$ _____

Signature _____ (please sign if account is being debited)

Companion Information

Name #2 _____ Email address _____

Address: _____ City _____ Zip _____ Phone # _____

Check enclosed _____ or debit my account # _____ for \$ _____

Signature _____ (please sign if account is being debited)

# of guests	TRIPS	DATE of TRIP	Price	Payment Due Date	Times/Special notes (all times are approximate)
	Detroit Tigers vs. LA Angels Baseball Game 1:10 pm game	7/28/11 (Thursday)	\$69.00	Reservations and full payment due: 6/15/10	Depart Bank: 10:30 a.m. Arrive home: 5:30 p.m.
	Huron Lady II Dinner Cruise River Crab Restaurant	8/22/11 (Monday)	\$79.00	Reservations and full payment due 7/15/10	Depart Bank: 4:15 p.m. Arrive home: 10:30 p.m.
	"Wicked" at the Detroit Opera House – followed by dinner at Traffic Jam and Snug	12/8/11 (Thursday)	\$139.00	Reservations and full payment due 8/15/2011	Depart Bank: 11:15 a.m. Arrive Home: 7:30 p.m.

Please note: In order to keep costs down, the pricing of the trips is based on a projected number of travelers, typically 25, on a break-even basis. If that number is not reached, our trips may have to be cancelled.

Reservations: You can reserve your place by either calling us or sending in the reservation form with your full payment. If you are making your reservation by phone, please submit your full payment within five working days. If we receive your request after the event has filled, we will notify you that you are on a waiting list. Two weeks prior to the event, we will send a letter with final details to all who have a reservation. **Please read it carefully** as there may be changes that have occurred since the original publication.

Cancellations: Should it be necessary to cancel a trip, we request as much notice as possible. A refund of your payment, in full, will be made if you cancel prior to the full payment due date **if**, 1. There is a waiting list of members and we can fill your vacancy, 2. there are no cancellation penalties charged by our vendors. If you must cancel after the final payment due date, any refund will be determined by the vendors and their penalty policies. Please be advised that a 100% refund is not always possible due to pre-paid meal reservations and ticket purchases. Extended trips feature cancellation insurance, which we highly recommend.

Health Policy: For the first trip of the year, we always asks that you complete a medical form that is kept confidential and only used in the event of an emergency. For other trips throughout the year, if you have no changes, we will keep your form on file for the season, and not require an updated form each time. Persons requiring assistance should be accompanied by a companion who is capable of and responsible for providing that assistance, including the giving of any medications.