



CUSTOMER CONNECTION

BUSINESS EDITION

Do your business checks show the correct information?

If your business joined LaPorte Savings Bank during the merger of City Savings Bank in the fall of 2007, please be sure to take a moment to examine your business checks and pre-printed deposit tickets for incorrect banking information. If incorrect information is shown, it could adversely affect how your items are processed through the banking system.

The following information should appear on your business checks and business deposit tickets:

- **LaPorte Savings Bank Routing Number is 271274241.** This number appears just before your account number, typically along the bottom of your checks, and along the side of your pre-printed deposit tickets.
- **The Name of the Bank.** Please ensure your check and deposit ticket stock reads "LaPorte Savings Bank" or shows the LaPorte Savings Bank logo (as shown in the lower right-hand corner of this newsletter) along with your preferred branch office address.

For questions regarding the accuracy of your check or deposit ticket stock, please contact our Operations Department at (219) 362-7511 or 1-866-362-7511 to obtain the correct information.

SWEEPING BENEFITS

LaPorte Savings Bank offers a Sweep Account that, based on the needs of your business, can be quite beneficial. A traditional Sweep Account is a checking account linked to a money market savings. A balance threshold is designated and, when the amount is surpassed, excess funds are automatically swept into the savings account to earn interest for your company. The opposite is true when the balance falls below the threshold. Funds are automatically swept from the savings account into the linked checking account to return the account balance to the desired amount.

Make your money work for you! Visit our website at laportesavingsbank.com to view our current Money Market Savings rates to see if this account option is of interest to your business. Certain monthly account transaction restrictions apply; for more information about Sweep Accounts contact Kim Presley, Sales Development and Branch Administration Officer at 1-866-362-7511 today.

As Autumn takes hold and health insurance plans renew, we'd like to remind you that LaPorte Savings Bank offers Health Savings Account services. Your employees would receive benefits like competitive tiered interest rates, on-site account enrollment and education as well as no monthly service fees for HSA account balances greater than \$300! To learn more about LaPorte Savings Bank's Health Savings Accounts contact Lori Sopko, Trust Administrator at 1-866-362-7511.

Payroll Card Program

THE PROGRAM

The LaPorte Savings Bank Payroll Card is a prepaid, reloadable debit card that provides significant cost savings for employers and employees alike.

Because the card is loaded through standard ACH Direct Deposit, it can be utilized for regular, recurring pay, reimbursing expenses, bonus and reward payments, paying remote employees, termination payments, payroll adjustments, or other one-time payments. The card can also be loaded at any LaPorte Savings Bank branch location, through Green Dot® or from another LaPorte Savings Bank Payroll Card. There is no special software or programming required to start a LaPorte Savings Bank Payroll Card program. And there is **no cost** to the employer.

. . . if a check is lost or stolen, it can cost your company \$8 to \$10 to replace it (*American Payroll Association*).

. . . conservative estimates suggest that providing employees with paper checks costs employers nearly \$3 per employee.



Payroll Card services are provided through Interactive Transaction Services (ITS)

THE BENEFITS

- The LaPorte Savings Bank Payroll Card is a MasterCard® branded card, that provides unbanked employees with immediate access to their pay.
- Cardholders can use the card at an ATM, pay for purchases at the point-of-sale and pay many of their bills - all with cardholder liability protection.
- The card can also be used to make phone calls and send money to most Latin American countries (*See cardholder agreement for complete terms and conditions*).
- The cards can be used anywhere MasterCard® debit cards are accepted.
- Cardholders can access their account information online (*via the web*) for free or by calling a toll-free number.
- The LaPorte Savings Bank Payroll Card eliminates costly fees for check cashing, the need to wait in line to cash checks, and the risks associated with carrying large amounts of cash.

Interested in learning more about LaPorte Savings Bank's Payroll Card Program? Contact Laura Mazur, Michigan City Office Branch Manager, today at the number listed below!



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