

CUSTOMER CONNECTION

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 Equal Housing Lender • Member FDIC

What can you do on the Online Mortgage Center?

With so many features, LaPorte Savings Bank's Online Mortgage Center provides a one-stop resource for all of your lending needs! Below are just a few of the things you can do online:

- Get Pre-Approved
- Apply for a first mortgage
- Refinance an existing mortgage
- Check the status of your loan application
- View Today's Featured Rates
- Get a personalized rate quote unique to your lending needs
- Meet our Lenders in the Loan Expert section of the site
- Use the Resource area to find answers to questions you may have about the lending process

This user-friendly, secure site provides everything you need right at your fingertips, so cozy up in your favorite spot, and in minutes you could be approved!

A COMPLETE PACKAGE

The many benefits of working with LaPorte Savings Bank don't stop with your mortgage loan. Accessorizing your personal finances can be as easy as 1-2-3!

1. **APPLY ONLINE** for a first mortgage, home equity loan or line of credit, or refinance an existing loan with a few simple clicks!¹
2. **OPEN A CHECKING** account along with your mortgage and receive \$100 off your closing costs!²
3. **ADD DIRECT DEPOSIT** to your new checking account and receive \$100 cash bonus!³

Quick, convenient, comfortable and competitive – shouldn't every banking relationship be this easy? Get your next loan - complete with FREE personal banking features that can't be beat - from a community bank you can trust. Go online today or contact any one of our knowledgeable lenders for more information!



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**See reverse side for complete promotional details pertaining to the offers outlined above.*

SOCIAL NETWORKING AND YOUR PRIVACY

Social networking websites such as Facebook and MySpace allow you to reconnect with old friends and make new ones. They allow you to share ideas and the events of your life with the people in your network. However, the ease with which people can obtain the personal information you make available can be cause for security concerns. If you use social networking sites, you can protect yourself by following a few simple guidelines.

Limit your available personal information

Be wary of making too much personal information available online. Online banking and e-commerce sites frequently use “challenge questions” to help you recover a forgotten password, or for other security purposes. Often, your online profile will contain enough information to answer these questions. If a hacker has access to this information, he may be able to break into your online banking account. In fact, some online quizzes are nothing more than veiled attempts to gather answers to challenge questions.

Use privacy settings to restrict who can access your information. . .

Most social networking websites provide a way to limit what information is available and who can see it.

Familiarize yourself with how the privacy settings work, and set them to limit your exposure as much as possible. If your social networking website has no privacy settings, consider taking your online socializing elsewhere.

. . .But don't rely on them.

E-commerce websites are held to a higher security standard than most other websites. Social networking sites have a spotty track record when it comes to protecting personal information. Even if your favorite website provides privacy settings, it may not enforce them as well as advertized.

Vary your password

Use a password for social networking websites that is different from the ones for your e-mail, e-commerce and financial websites. Ideally, you should use a different password on each website.

Know who you are “friending”

Consider refusing friend requests from people you don't know. They may be interested in more than your friendship.

Beware of following links

Links sent in messages sometimes lead to websites that distribute

malware. Consider the source of the message: is it from someone who never sends you messages? Does the message sound like something your friend would send? If it looks suspicious, ask your friend if they really sent it. If they didn't, their computer may be infected with malware which actually sent you the message.

Talk to your kids about security

If you have children, talk to them frequently about how to remain safe online:

- Help your kids understand what information should be private.
- Explain that kids should post only information that you – and they – are comfortable with others seeing.
- Use privacy settings to restrict who can access and post on your child's social networking website.
- Remind your kids that once they post information online, they can't take it back.
- Tell your kids to trust their gut if they have suspicions. If they ever feel uncomfortable or threatened by anything online, encourage them to tell you.
- Consider using the social networking website your kids do, and become part of their network.

TERMS AND CONDITIONS OF PROMOTIONAL OFFERS

¹Loan approval subject to lending qualification requirements.

²Offer applies to new personal checking accounts associated with a first mortgage only. Account must be opened prior to loan closing to qualify for discount.

³\$100 cash bonus offer available for new personal checking accounts opened between 5/1/10 and 7/31/10 with the required minimum deposit. Mortgage loan not required to receive checking offer. Offer limited to one per household and only available to households that have not closed a LaPorte Savings Bank personal checking account within the preceding 60 days and do not have another existing personal checking account with LaPorte Savings Bank. Cash bonus is awarded upon the establishment and receipt of a reoccurring direct deposit of your payroll, pension or social security benefit totaling at least \$300 per month. All conditions stated above must be met within 60 days of account opening to qualify for cash incentive offer. Bonus will be credited to the account within 60 days of fulfilling any necessary conditions. Bonus is subject to 1099 reporting. Offer cannot be combined with any other checking account offer and can be withdrawn by the bank at any time without prior notice. Offer not valid for LPSB employees and their immediate family or household members. Member FDIC.