



COME EXPERIENCE



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Welcome to Local Bank

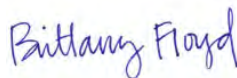
Local people. Local decisions. Local bank.

We're Glad You're Here

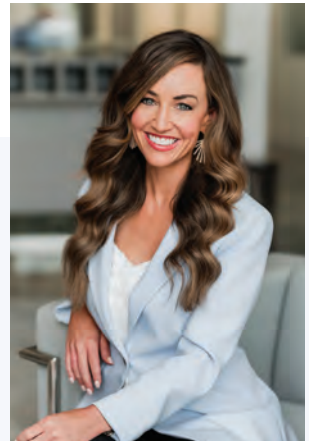
At Local Bank, we believe great banking starts with a genuine connection. Whether you're opening your very first account, purchasing a home, or growing your business, we're here to walk alongside you with tools that make life easier—and people who truly care.

This Experience Kit is an all-inclusive guide for everything Local Bank has to offer. Inside, you'll find quick overviews of our most helpful services, perks you can take advantage of today, and QR codes linking to more resources to help you dig deeper when you're ready.

We're proud to serve you and our communities across the southeast.



Scott Christoff
President & CEO



Brittany Floyd
EVP, Marketing,
Business Development
& Retail Banking

Why Our Customers Choose Local Bank.

Simple tools. Local service. Built around you.

There are a lot of places to put your money—but not many that put people first. At Local Bank, our priority has always been clear:

**Serve our customers well and
strengthen the communities
*we call home.***

Here's what sets us apart:

Personalized service from real people who know your name and understand your needs.

Local decision-making, so you get answers faster and solutions that make sense.

Secure, digital tools to help you manage your money from anywhere, at any time.

Straightforward accounts without the fine print or unnecessary fees.

We don't believe in one-size-fits-all banking. Whether you're planning for next week or building for the next generation, we're here to help make it happen—with respect, transparency, and the kind of support you don't have to ask twice for.

Scan To

*Meet our team and explore
what makes Local Bank different.*



Everyday Banking, Done Right

Accounts built to fit your life—not the other way around.

A good checking account should make life simpler, not more complicated. That's why every Local Bank account comes with the features you need, the service you deserve, and no surprises along the way.

No matter where you are in life, we offer checking options designed to support your goals—with clear benefits, easy access, and people who are here to help when you need us.

All checking accounts include:

- Free online banking
- e-Statements
- Debit card with no ATM fees
- Access to our full-service digital banking app
- Optional paper statements available
- *\$5 monthly fee for paper statements is applied, if requested.

With several account types to choose from, it's easy to find the right fit for your everyday finances.



Scan To
*Explore checking and savings options
that fit the way you live.*

Checking That Meets You Where You Are

Four account options. One goal: to make everyday banking easier.

At Local Bank, we know no two customers are the same—and your checking account shouldn't be either. That's why we offer four different personal checking accounts, each designed with specific needs in mind. Whether you're heading off to college, enjoying retirement, or simply looking for a reliable account with local support, there's an option here for you.

Bounce Protection available on all Local Bank checking accounts and on your Local Bank debit card. Opt in to Bounce Protection to cover your checks or debit card purchases in the event there are insufficient funds in your account

Local Advantage - our Basic Checking Account

A flexible, everyday account with no minimum balance and no monthly service charge. Perfect for anyone who wants straightforward checking with all the essentials.

Includes:

- Free online and digital banking app
- Free debit card
- No ATM fees
- e-Statements
- Optional paper statements*

Great for: Anyone seeking a simple, hassle-free checking experience.

**a \$5 monthly fee for paper statements is applied, if requested.*

Local Silver

For customers 55 and older, this account comes with added perks and long-term value.

Includes:

- Free first order of checks
- No monthly service charges
- CD rate bonus of 0.25% APR*
- Free paper statements

Great for: Retirees or anyone wanting a little extra value from their account.

**CD bonus available on qualifying accounts. CD rate bonus is not available on special promotions.*

Local Scholar

An account made for customers 23 and under, with features that support students and young adults.

Includes:

- \$50 birthday bucks deposit
- Free online and digital banking app
- Free debit card
- Option for parental view of Local Scholar's purchase history, transfers, and more
- No ATM fees
- e-Statements
- Optional paper statements*

Designed to help build financial confidence

Great for: College students, recent grads, and first-time account holders.

Great for: Anyone seeking a simple, hassle-free checking experience.

**a \$5 monthly fee for paper statements is applied, if requested.*

Local Heroes

Available for military, educators, first responders, and medical professionals.

It's our way of saying thank you.

Includes:

- Free first order of checks
- No ATM fees and refunded foreign ATM charges
- Free online banking
- e-Statements included
- Free \$10,000 AD&D insurance
- Optional paper statements*

Great for: Customers who serve our communities every day.

**a \$5 monthly fee for paper statements is applied, if requested.*

Scan To

*Compare all our checking options and
find the one that fits you best.*



Start Saving with Confidence

From first-time savers to long-term planners, we've got you covered.

Everyone saves differently. That's why we offer a range of savings accounts to match your stage of life, your financial goals, and how you like to bank.

Whether you're setting aside money for an emergency, building toward something big, or teaching your kids how to manage their own accounts, we're here to help you make it happen—with simple options and support that stays with you.

Local Savings

Our standard savings account has the essentials you need to build healthy financial habits.

Includes:

- \$100 minimum opening deposit
- Unlimited withdrawals
- Free online banking e-Statements
- Interest paid quarterly
- No monthly service charge with a minimum daily balance

Best for: Everyday savers and emergency funds

Local Beginners

An account created just for kids—because it's never too early to start learning how to save.

Includes:

- \$25 minimum opening deposit
- \$10 birthday bucks deposit
- Unlimited withdrawals
- No minimum balance
- Free online banking with parental access
- Great for setting savings goals

Best for: Children under 19 and their families

Local Money Market

Earn more while still having access to your funds. A smart option for higher balances.

Includes:

- \$2500 opening deposit
- Tiered interest rates
- Monthly statements
- Free Money Market checks
- \$10 fee will apply if minimum balance of \$2500 is not maintained

Best for: Savers who want higher earnings without locking away their funds

CDs & IRAs

Planning long-term? Certificates of Deposit and Individual Retirement Accounts offer fixed returns and steady growth.

Includes:

- \$2500 minimum opening deposit
- Fixed interest rate and term options
- Automatic renewal
- IRAs available for retirement planning

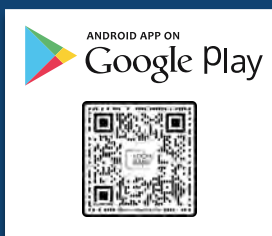
Best for: Long-term savers and retirement planners

Scan To
Explore savings options designed to support your goals.



Secure Tools. Local Support.

Manage your money from anywhere—with help when you need it.



Banking should fit your schedule, not the other way around. With Local Bank's mobile app and online tools, you can keep up with your accounts on your time—while still having access to the local service you know and trust.

Whether you're checking your balance before a grocery run or transferring funds late at night, our digital tools are here to simplify your day.

What You Can Do with Digital Banking:

- Deposit checks with your phone
- Transfer funds between accounts
- Move money to and from external accounts
- Rapid transfer within minutes with eligible debit card*
- Set up balance alerts and reminders
- Tag and track transactions
- Access e-Statements and monthly summaries
- View your credit score, track your credit usage, and see credit alerts
- Pay friends or businesses with Bill Pay
- Secure your account with fingerprint or Face ID
- All from one easy-to-use digital banking app

**Fees may apply when sending money out.*

Digital wallet for your debit card:

- Secure online and personal payments through Apple Pay, Samsung Pay, and Google Pay

Take Control of Your Everyday Banking

More ways to pay. More ways to protect.

Managing your money should feel secure, flexible, and convenient. With Local Bank's digital banking tools, you can keep track of payments, set smart alerts, and even turn your debit card on or off—all from your phone or computer.

From splitting dinner with a friend to scheduling payments for recurring bills, you're always in control.

Bill Pay Features:

- Pay friends, businesses, and service providers in one place
- Set up one-time or recurring payments
- Track payment history and schedule due dates
- Get notifications when bills are paid

Card Controls:

- Turn your debit card on or off instantly
- Set spending limits or location-based controls
- Receive real-time alerts for unusual activity
- Add notes or photos to your purchases for easy tracking

Whether you're keeping it simple or dialing in the details, Local Bank's digital banking tools help you stay one step ahead.



Scan To

*Explore digital tools
that keep you in control.*



Switching Banks? We'll Make It Simple.

Our Switch Kit walks you through every step.

We get it—changing banks can feel like a hassle. But it doesn't have to be.

At Local Bank, we've created a step-by-step Switch Kit to help you move your direct deposits, update payments, and open your new accounts with ease. Whether you're switching a single account or your full financial picture, we'll make sure you have everything you need.

What's Inside the Switch Kit:

- A checklist to help you keep track of each step.
- Forms for updating direct deposits and automatic payments.
- A guide for closing your old accounts the right way.
- Support from our team if you have questions along the way.

You can download the full kit or work through it one page at a time—whatever works best for you.



Scan To
*Get the Switch Kit and
start banking your way.*

Smart Banking for Your Business

Flexible accounts, built to support the way you work.

Your business deserves a checking account that keeps up. Whether you're just starting out or managing multiple revenue streams, Local Bank has account options designed to support your daily operations—with tools that support your workflow—not stand in the way.

All business checking accounts include:

- Free debit card
- Online and mobile banking
- Minimum opening balance of \$100
- Free bill pay
- e-Statements
- No ATM fees

And when you bank with us, you'll always have direct access to local decision-makers who understand your business and your community.

Local Business

For small business checking

Simple, straightforward checking for small businesses and sole proprietors.

Includes:

- No minimum balance
- No monthly fee*
- Online banking & mobile app access

Best for: New businesses, side hustles, or streamlined operations

A fee of \$0.15 per item if over 300 items. There is no monthly fee assessed if under 300 items per month.

Local Business Pro

Added features and flexibility for growing businesses.

Includes:

- \$10 monthly fee
- Unlimited transactions
- Free paper statements
- Free Bill Pay

Best for everyday operational needs and expanding teams

Local Business Pro Plus

Premium, interest-bearing checking with enhanced tools and higher-volume features.

Includes:

- **2.01% APY* interest-bearing checking, which includes a full-suite of features listed with a monthly fee of \$49.95 per month.**
- No minimum balance
- Free Bill Pay
- ACH origination
- Wire capability*
- Positive Pay
- Remote Deposit Capture on your desktop or phone
- Free paper statements
- Great fit for high-transaction businesses: Businesses ready for next-level banking tools and businesses needing an interest-bearing checking account

**Cost of \$25 for outgoing wires and \$5 for incoming wires. Annual Percentage Yield (APY) of 2.01% is a fixed rate as of 1/1/24. Minimum opening balance of \$100 is required to earn the advertised APY. Rates and fees subject to change. Fees may reduce earnings. A \$49.95 standard monthly fee will apply.*

Scan To

*Explore business banking options
that grow with you*



Tools That Save Time and Keep You Moving

Local Bank's digital solutions make running your business easier—from anywhere.

We know how busy business owners are. That's why our business banking tools are built to give you more time to focus on what matters most—your work, your team, and your customers.

With the Local Bank Business Mobile App and enhanced digital services, you can take care of your banking on your schedule. From depositing checks without a trip to the branch to managing payments and payroll with confidence, we've got your back.



Merchant Services offered through BancCard

We offer:

- Point of Sale terminals and equipment
- Gateway Products with customized software and gateway, and integration solutions
- Mobile Products, which offer the latest in mobile credit card processing
- Speciality cards, like gift, loyalty, fleet, and more.

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Business Digital Tools

- Online and mobile banking with account alerts
- Business Bill Pay for vendors and suppliers
- ACH origination services (talk to your banker to enroll)
- Positive Pay to reduce check fraud
- Remote Deposit Capture for high-volume check processing
- Whatever size your business is, our team is here to help you get the right tools in place.



Mobile Deposit for Business

- Deposit checks anytime using your phone
- View and manage remote deposits right in the app
- Simple, secure, and fast—no trip to the bank required



Let's Talk About What's Next

Personal and business loans, backed by people who know you.

Sometimes growth means taking the next step. Whether you're planning a home renovation, expanding your business, or making a meaningful purchase, our loan team is here to help you move forward with guidance you can trust and decisions made close to home.

We offer a range of lending solutions with flexible terms, focusing on long-term success. And because we live and work in the same communities you do, you can count on a personal approach every step of the way.



Personal Lending Services

Auto loans

Personal and consumer loans

Home equity lines of credit (HELOC) loans

Residential mortgages

Construction loans

Land and agriculture loans

→ Decisions made locally, with support from start to finish.

Equal Housing Lender | NMLS #826648

Business Lending Services

Equipment loans

Lines of credit

Commercial and industrial loans

Construction and land development financing

→ Lending built to grow with your business
Equal Housing Lender

Scan To
*Connect with a lender
and take the next step.*

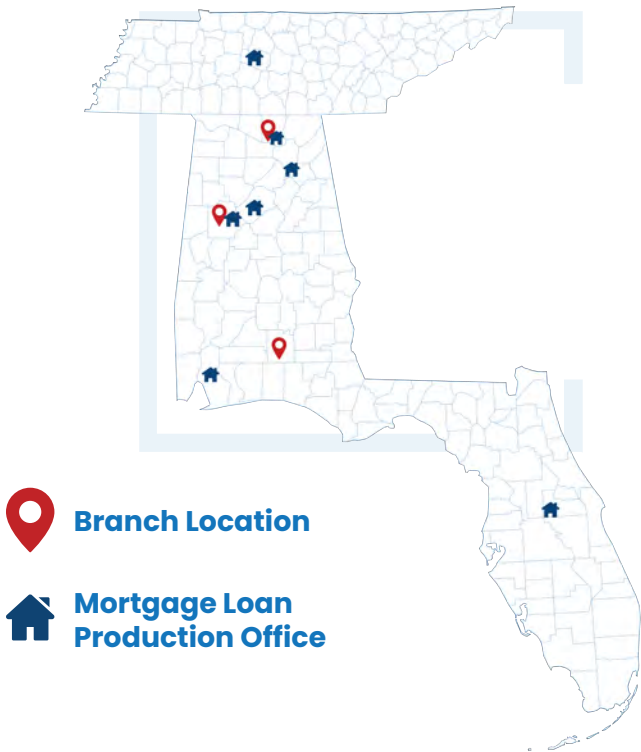


Rooted in Community. Ready to Serve.

Wherever you are in the southeast, we're right around the corner.

Local Bank is proud to serve communities across the southeast with full-service branches and loan production offices that prioritize personal relationships and local decision-making.

Whether you're opening an account, applying for a loan, or just need a quick question answered, you'll find friendly faces and real support nearby.



Scan To
Find a branch or loan office near you.

Here When You Need Us

Whether it’s a quick question or a big decision—we’re here to help.

Getting support from your bank should be simple. At Local Bank, we make it easy to connect with a real person, whether you’re visiting a branch, picking up the phone, or reaching out online.

We’re proud to offer personalized service with the convenience of modern communication. However you prefer to reach us, we’re just a message away.

Ways to Contact Us:



Visit a branch

Find hours, directions, and friendly faces near you

→ [Use map + QR code on the previous page](#)



Call us

Toll-Free: (844) 226-5525

→ [Branch numbers are also available on our website](#)



Send a message

Secure messaging is available within our online and digital banking platforms



Explore support online

Account tools, service guides, and resources are available 24/7

Scan To

*Connect your way—online,
in person, or by message.*



Come home to Local Bank

Thanks for taking the time to get to know Local Bank. We hope this guide helps you discover the many ways we're here to serve you—from everyday banking and digital tools to lending, business support, and beyond.

As your needs grow, we're ready to grow with you. Our team is always just a visit, call, or message away.

Thank you for choosing us as your local bank. We're honored to be part of your financial journey.



Scan To

*Meet your local team and
see what's possible together.*



