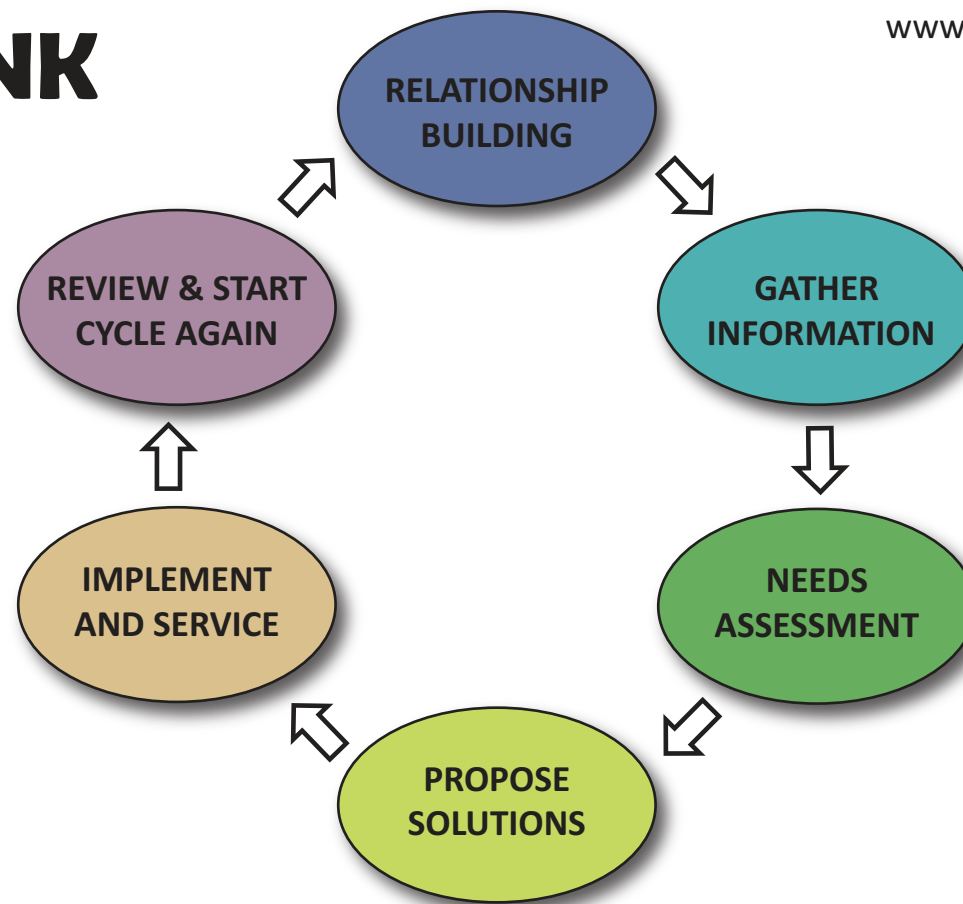


APPROACH

“The Lake Area Bank Approach is simple -- our customers are at the heart of everything we do. Making a difference is what we believe in, why we’re here, and what we’ve done for more than 100 years.”

*Marc Campbell
President/CEO*



RELATIONSHIP BUILDING

- ▶ Getting to know you and your financial goals
- ▶ Developing a personal, trusted relationship
- ▶ Learn about Lake Area Bank and our values

GATHER INFORMATION

- ▶ Asking the right questions to obtain necessary records
- ▶ Keeping your privacy and security our top priority

NEEDS ASSESSMENT

- ▶ Expert analysis performed by internal and local staff
- ▶ Written or verbal proposal tailored to fit your needs and goals

PROPOSE SOLUTIONS

- ▶ Prompt approval and recommendations by bank decision makers

IMPLEMENT AND SERVICE

- ▶ Documents carefully developed and explained
- ▶ Ongoing communication of progress

REVIEW & START CYCLE AGAIN

- ▶ Maintaining connections
- ▶ Continued support
- ▶ Annual financial check-up



LAKE AREA BANK

Friends Serving Neighbors Since 1915

Member FDIC & Equal Housing Lender