

Lagniappe Checking

Our most valuable service for a low monthly fee!

FINANCIAL BENEFITS

No Minimum Balance Required

Regardless of your balance, your Lagniappe Checking will not receive any additional monthly service charge. You pay the same amount each month.

Unlimited Check Writing

As a member of the Lagniappe Checking, you may write as many checks as you want at no additional charge.

Personalized Checks*

Our standard basic checks will be provided to you at no additional charge designating you as a Lagniappe Checking member. (Four orders of checks annually)

Cashier's Checks*

When you need a cashier's check, just ask us. We'll issue them at no charge if you're a member of Lagniappe Checking. Some restrictions may apply - limit 5 per month.

* *Mention you are a Lagniappe Checking / Lagniappe Checking Plus member at time of purchase.*

Lagniappe Checking Plus

Receive all of the Lagniappe Checking benefits plus additional \$20,000 AD&D insurance for a low monthly fee.

Ask for details.

SECURITY BENEFITS

\$20,000 Accidental Death & Dismemberment Insurance and \$100,000 Common Carrier Coverage plus \$1,000 AD&D Dependent Children Coverage

Coverage is provided immediately at no additional charge. If joint account, total coverage splits evenly among all authorized signers as indicated on the account opening signature card. See certificate for further details. Coverage includes several additional benefits related to accidental deaths or dismemberment such as coma, seat belt and airbag benefits. The purchase of Accidental Death and Dismemberment Insurance is not a deposit of the bank, not FDIC Insured, not insured by any federal government agency and is not guaranteed by the bank and may go down in value.

Travel Assistance Services

Many travel assistance services are included with the above insurance plan and are accessed by simply calling a toll-free number. Also included are valuable medical and emergency assistance services such as medical evacuation and repatriation of remains benefits while traveling more than 100 miles from your home, including abroad. Simply call a toll-free number for support.

Identity Theft 911™ - Lifestages

If you become a victim of identity theft, call the toll free number, and you will be assigned to a highly qualified fraud specialist who is your single source to help you resolve your problem from start to finish. You save time, avoid frustration and get your problem corrected with the unlimited, one-on-one help of an expert. Call the toll free number and provide the access code. Don't wait, call Identity Theft 911™ for advice before you become a victim and go to www.memberbenefitpackage.com for valuable news and resources, helping you learn how to stand up against identity theft.

Living Family Journal

Create peace of mind from the convenience of your personal computer. Organize, record, and document personal, medical and financial information with your Living Family Journal.

Cellular Telephone Protection

Automatic Coverage & No Separate Enrollment

This service will reimburse the enrolled accountholder for the damage to or theft of eligible Cellular Wireless Telephones up to \$250.00 per claim. Coverage is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$250.00 per claim and \$500.00 per twelve (12) month period. You must charge your monthly Cellular Wireless Telephone bill to your Lagniappe Checking account. **Lease and pay as you go plans are excluded.** Other details are in the Guide to Benefit.

HEALTH BENEFIT

Prescription Drug Discounts

This is NOT insurance

Available through the Prescription Drug Program, you and your family will receive discounts on many of your prescriptions through local participating pharmacies and major chains.



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