



Lapeer County Bank
& Trust Co.

Late Spring 2010
Vol. 22 No. 2

Prestige Pages

Our roots are here, not just branches

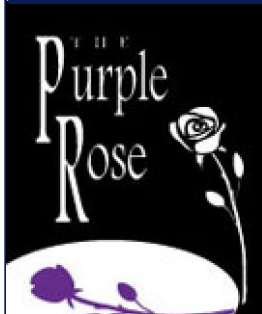
2010 Calendar of events

- 6/25 9th Annual Ice Cream Social
11:30 - 2:00 - Lapeer County
Courthouse Lawn
- 7/21 Prestige Trip - Purple Rose
Theatre, dinner following
- 8/17 Annual Prestige Picnic
Noon - 2:30
Lapeer Center Bldg
- 9/15 - Prestige Trip - 2 Days
9/16 Stratford/St. Jacobs
Village
- 10/14 Prestige Trip - Michigan
Princess - Fall color lunch
cruise and trip to Uncle
John's Cider Mill
- 10/16 Final Shred Day of the Year
9:00 - Noon - Main Office
parking lot

Visit us online at
LCBT.com



2010 Prestige Trips



Purple Rose Theatre Trip - Chelsea, MI.
\$89.00 per person

3:00 Matinee "Boeing-Boeing"
followed by dinner on the way home

Wednesday, July 21
Full payment due 6/15/10

**Matinee at the
Festival Theatre**
"Kiss Me, Kate"
(music & lyrics by Cole Porter)

STRATFORD Shakespeare **FESTIVAL**

September 15 - 16
Full payment due 7/15/10

Please join us for a great show followed by great food AND great shopping at St. Jacobs Farmer's and Flea Market! Don't miss this trip! Call us today!

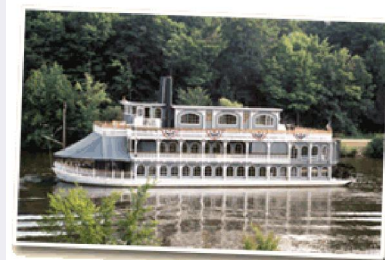
\$269.00 pp (dbl)

includes 3 meals, show ticket, hotel, bus, taxes, tips

Michigan Princess - Lansing
\$79.00 per person

View the foliage on both sides of the gorgeous Grand River as we enjoy our lunch in the heated dining rooms.

A perfect ending to a fall day is a stop at Uncle John's Cider Mill! Cider, donuts and pie, YES!



Thursday, October 14
Full Payment Due 7/30/10

Coin counting, No Waiting



Introducing our newest addition at the Main Office, **MAX**, the self

operated coin counting machine. He makes turning your loose, clean coins into cash, easy and fast! And, when you bank with us, there is no fee to use **MAX**. Got coin to wrap? Stop in and see **MAX**.

Lapeer County Bank & Trust Visa Gift Cards



Graduations and Father's Day means it's gift giving time. When you need a gift, consider our Visa gift card as a great option. Cards are available at any office and you have several design choices to choose from.

Available in amounts of \$20.00 to \$750.00, our gift cards are welcomed worldwide by millions of merchants accepting Visa debit cards. Why try to guess what your friends and family want? Our Visa Gift Card is a "one size fits all" option that works for most everyone on your list.

SAFE DEPOSIT BOXES OFFER CONTROLLED ACCESS, SECURITY

Often a "forgotten" service provided by banks, safe deposit boxes provide peace of mind to customers who value the security they offer for documents and other irreplaceable items. What do you need to know about safe deposit boxes and how they work? Here are the answers to some common questions:

What purpose do safe deposit boxes serve? Safe deposit boxes help protect your personal documents and valuables while keeping them safe from misplacement, accidental disposal and theft. Safe deposit boxes also protect the privacy of the items placed in them, as only you and co-renters have access to them.

What items should I place in a safe deposit box? Safe deposit boxes provide a secure storage option for important original documents and other small items that you could not afford to lose. Items commonly placed in safe deposit boxes



include birth certificates, marriage certificates, insurance policies, deeds, titles, mortgages, leases, contracts, stocks and bonds. Personal valuables such as jewelry, rare coins and stamps, photos, videos, awards and mementos can also be stored safely at the Bank. You should avoid placing anything in a safe deposit box that you may need in an emergency. Examples include passports or medical care directives which may be needed during hours that the bank is closed. You may want to place the original copy of your will in your safe deposit box with the understanding that this will be accessible to co-renters and your executor in the event of your death.

Safe deposit boxes provide a great deal of security at a very modest price. Availability of safe deposit boxes and size options vary by branch. Please contact the branch nearest you for current pricing.



Introducing . . . Mobile Banking

LCBT Mobile Banking service provides a safe and secure way for Online Banking customers to access eligible LCBT accounts for free,* even when you're away from your computer - on vacation, having dinner with friends, shopping - anytime, anywhere, simply using your mobile device.

Mobile Banking allows you to view your transaction history and account balances, transfer funds between accounts and even pay bills to existing payees.

Getting started is easy. For complete enrollment instructions to set up your Mobile Banking service, go to the Online Banking log in page and click on the Mobile Banking icon. Before you get started, make sure your mobile phone has internet web access.

*LCBT does not charge for Mobile Banking, however mobile banking service provider usage charges apply.

Prestige Picnic Reminder August 17, Noon - 2:30 at the Center Building

**Our theme this year -
"The Fabulous 50's"
Dust off your poodle
skirt and your letterman
sweater and come prepared
to dance to some
great 50's music!**

Also, don't miss the

**DBA
Summer Concert Series
Thursday evenings on the
Courthouse Lawn
June 3rd - August 5th**

**Co-Sponsored by
Lapeer County Bank
& Trust Co.**

Published and distributed to Prestige customers by Lapeer County Bank & Trust Co., Member FDIC. The Prestige Club Director makes arrangements for the Prestige events and welcomes your comments, questions and suggestions. If you need additional information or a reservation form for any of the upcoming trips, please call the Prestige Office.

Prestige Club * PO Box 250 * Lapeer, MI * 48446-0250 * 810-245-2945



Traveler Information

Name #1 _____ Email address _____

Address: _____ City _____ Zip _____ Phone # _____

Check enclosed _____ or debit my account # _____ for \$ _____

Signature _____ (please sign if account is being debited)

Companion Information

Name #2 _____ Email address _____

Address: _____ City _____ Zip _____ Phone # _____

Check enclosed _____ or debit my account # _____ for \$ _____

Signature _____ (please sign if account is being debited)

# of guests	TRIPS	DATE of TRIP	Price	Payment Due Date	Special notes
	Purple Rose Theatre Matinee of "Boeing - Boeing" dinner following at the Chelsea Grille	7/21/10 (Wed)	\$89.00	full payment due 6/15/10 (Currently 14 are signed up)	Depart Bank 12:45 pm - arrive home 9:00 pm (times approximate)
	Stratford Shakespeare Festival "Kiss Me Kate" Overnight stay at Best Western St. Jacobs Country Inn - Dinner at the Stone Crock Restaurant - Thursday, St. Jacobs shopping	9/15/10 - 9/16/10 (Wed. & Thurs)	\$269.00 PPDO* (pricing available for single, triple and quad)	full payment due 7/15/10 (Currently, 20 are signed up)	Depart Bank 9/15/10 9:45 am Depart St. Jacobs 9/16/10 1:30 pm arrive home 5:30 pm (times approx)
	Michigan Princess Color Cruise Lunch followed by a trip to Uncle John's Cider Mill	10/14/10 (Thurs)	\$79.00	full payment due 7/30/2010 (Currently, 12 are signed up)	Depart Bank 9:15 am Return home 4:30 pm (times approx)

*PPDO - per person, double occupancy

Reservations: You can reserve your place by either calling us or sending in the reservation form with your full payment. If you are making your reservation by phone, please submit your full payment within five working days. If we receive your request after the event has filled, we will notify you that you are on a waiting list. Two weeks prior to the event, we will send a letter with final details to all who have a reservation. **Please read it carefully** as there may be changes that have occurred since the original publication.

Cancellations: Should it be necessary to cancel a trip, we request as much notice as possible. A refund of your payment, in full, will be made if you cancel prior to the full payment due date if, 1. There is a waiting list of members and we can fill your vacancy, 2. there are no cancellation penalties charged by our vendors. If you must cancel after the final payment due date, any refund will be determined by the vendors and their penalty policies. Please be advised that a 100% refund is not always possible due to pre-paid meal reservations and ticket purchases. Extended trips feature cancellation insurance, which we highly recommend.

Health Policy: For the first trip of the year, we always asks that you complete a medical form that is kept confidential and only used in the event of an emergency. For other trips throughout the year, if you have no changes, we will keep your form on file for the season, and not require an updated form each time. Persons requiring assistance should be accompanied by a companion who is capable of and responsible for providing that assistance, including the giving of any medications.

Please note: In order to keep costs down, the pricing of the trips is based on a projected number of travelers, typically 25, on a break-even basis. If that number is not reached, our trip may have to be cancelled.