



**Lapeer County Bank
& Trust Co.**

Serving Our Community over 100 Years
March 2009
Vol.21 No. 1

Prestige Pages

Our roots are here, not just branches

2009 Calendar of events

April 18 - Free Community Shred Day
Imlay City Branch parking lot

May 16 - Free Community Shred Day
Main Office parking lot
Take the opportunity to safely destroy sensitive documents!

June 26 - 8th Annual Ice Cream Social
Free ice cream and toppings, popcorn and more - 11:30 – 3:00
Historic Lapeer County Courthouse lawn.

July - Prestige Trip - Huron Lady II
evening cruise and dinner at the River Crab

August - Prestige trip Put-in-Bay, OH
(date to be announced)

8/18 - Annual Prestige Picnic

September 29 - Prestige Trip
Stratford, Ontario "West Side Story."
Reminder: a valid passport is now required to enter Canada.

October - Prestige Trip Tall Ship
"Appledore IV" Fall color tour lunch cruise

10/17 - Free Community Shred Day
Main Office parking lot

November 1 - 9 Prestige Trip
Beijing, China (see article)

December - Prestige Trip Annual
Christmas outing – to be announced

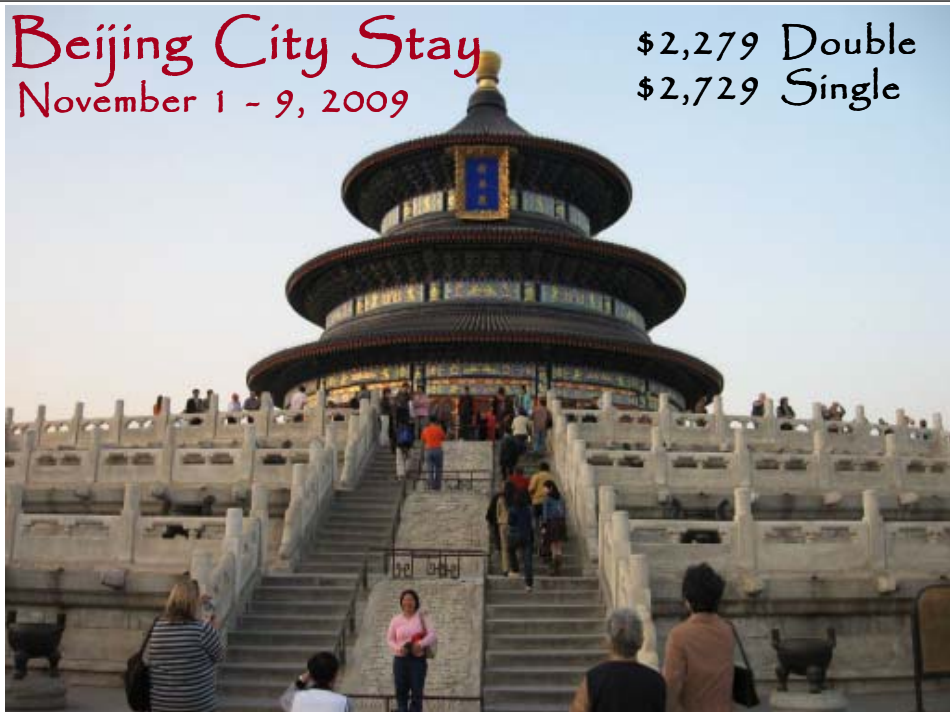
Prestige celebrates 20 years!

We want to hear from you! As a valued Prestige customer, we would like you to tell us if this account is still meeting your needs. Watch for the survey to be included in your April Prestige statement. Fill out and return the survey by April 30 and we will enter your name in a drawing for a \$100 LCBT Visa Gift Card.



Beijing City Stay November 1 - 9, 2009

\$2,279 Double
\$2,729 Single



Temple of Heaven

Trip Highlights -

- Day 1 - Overnight flight
- Day 2 - Arrive Beijing - tour begins
- Day 3 - Tiananmen Square - Forbidden City
- Day 4 - Summer Palace
- Day 5 - The Great Wall of China
Vally of the Ming Tombs
Peking Opera
- Day 6 - Temple of Heaven
Beijing Acrobatic Show
- Day 7- Optional tour to Xian,
home of the Terra-Cotta Warriors
Museum
- Day 8 - Beijing Zoo - home of the famous Pandas - Rickshaw ride, lunch in local home , kite flying , traditional tea ceremony

Included in the pricing -

- Air taxes and Fees/Surcharges of \$410 (subject to increase until paid in full) - Hotel transfers - Round Trip air from Detroit Metro (with minimum of 10 people)
- 15 Meals: 7 Breakfasts, 4 lunches
4 Dinners
- Not included (but highly recommended!) Cancellation waiver and insurance of \$150 per person

**Please join us for a Travel
Presentation of this
fabulous tour
Wednesday,
April 22 at 6:00 p.m.
Main Office Lobby
Lapeer County Bank &
Trust Co.**

**Seating is limited - call and
make your reservation today!
(810) 664-2977 ext 337**

New FDIC protection is available to LCBT customers

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009. The FDIC recently developed a program called Temporary Liquidity Guarantee Program (TLGP). Under that program, through December 31, 2009, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Reminder: After March 1, 2009 we will no longer be able to accept: City of Lapeer Water Bills, Detroit Edison Bills or Consumer Energy Bills. We encourage you to use our free Online Banking Bill Pay or direct debit offered by the utility companies.

Meals in minutes

Balsamic and Rosemary Grilled Salmon - Serve this heart-healthy fish with steamed green beans and a slice of whole-grain bread for a nutritious meal.

4 (4 ounce) salmon fillets
sea salt to taste
1 tablespoon balsamic vinegar
3 tablespoons olive oil
1/4 cup lemon juice
1 clove garlic, minced
1 sprig fresh rosemary, minced

Season salmon fillets to taste with sea salt and place into a shallow glass dish. Whisk together vinegar, olive oil, lemon juice, garlic and rosemary; pour over salmon fillets. Cover and refrigerate at least 30 minutes. Preheat an outdoor grill for medium-high heat and lightly oil grate. Remove salmon from marinade and shake off excess. Discard remaining marinade. Cook on preheated grill until fish is opaque in the center and flakes easily with a fork, about 4 minutes per side. Serves 4
(Nutritional information (per serving): 280 calories, 21 g fat, 160 mg sodium, 2.2 g carbohydrates, 19.7 g protein)

We are proud to announce the expansion of our financial services to include Infinex Financial Group, a full service investment group.

When you work with an Infinex Financial Advisor you will experience the same professional service you have come to trust at Lapeer County Bank & Trust Co. Together we will explore the wide variety of investment services and products available and how they can be used to meet your needs.



Erin Landers, Financial Advisor
CBC Financial Services

Call Erin at 810 664-2977 ext 331
or email her at
elanders@infinexgroup.com

As always, we are here to help you. There is no hard sell and no pressure. Our goal is to develop a financial plan with a package of investment products that deliver the results you want.

Learn more about Investments & Insurance

Retirement Planning: Individual retirement plans to fit your financial objectives

Mutual Funds: Diversify your portfolio for long-term growth with managed funds

Annuities: A variety of payment plans to access your investments now or over time

529 Plans: Start saving for your child's education and plan your investment today

Investment and insurance products are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Infinex and the Bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by a bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

Save Time and Paper with eStatements - Organize your finances and reduce your footprint on the environment when you sign up for eStatements.

Your Records Are at Your Fingertips - When you choose to replace your paper statements with eStatements from Lapeer County Bank & Trust Co., you will receive an e-mail each month saying your eStatement is ready to view online, providing you immediate access to your account history on any Internet accessible computer.

It's Better for the Environment - By reducing paper clutter, you will save on trees – but that's not all. You will reduce greenhouse gas emissions and conserve energy that would be used to produce and transport paper statements.

Switch Today! Now it is easier than ever to stay on top of your finances. To sign up for eStatements, or to learn more, visit our website, LCBT.com or call us at (810) 664-2977.

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 * 810-664-2977, ext. 337