



**Lapeer County Bank  
& Trust Co.**

Early Summer 2011  
Vol.23 No. 2

# PRESTIGE PAGES

Our roots are here, not just branches

## 2011 Calendar of Events

- 8/16 **Annual Prestige Picnic**  
Noon - 2:30  
Lapeer Center Bldg
- 8/22 **Prestige Trip - Huron Lady II**  
Rivercrab Restaurant
- 10/15 **Final Shred Day of the Year**  
9:00 - Noon - Main Office  
parking lot
- 12/8 **Prestige Trip - "Wicked" at the**  
Detroit Opera House

### We're changing our Saturday hours!!

Effective August 6, 2011, the hours of operation for all branches open on Saturdays will change to the following:

**Lobby & Drive up**  
**9:00 a.m - 1:00 p.m**

## 2011 Prestige Trips



### HURON LADY II CRUISE DINNER AT THE RIVER CRAB RESTAURANT

Monday, August 22, 2011

**\$79.00** P.P.

Reservations and final payments  
due July 15, 2011

### WICKED ~ December 8, 2011!

Don't miss the chance to see this incredible musical at the historic Detroit Opera House! Tickets are excellent Main Floor seating at the 1:00 p.m. matinee performance with dinner following at Traffic Jam and Snug.

*Don't delay! There are 32 reserved tickets available!*

**\$139** P.P. (see reservation form for more information)

**Only 12 tickets remain!**



### Direct Line Telephone Banking

No time to get to the Bank? Direct Line Telephone Banking is a safe, easy and convenient way to access your account information 24 hours a day, 7 days a week.

- Determine your account balance and what checks have cleared
- Make loan payments and transfer funds

Simply dial: (810)245-BANK (2265) or Toll Free: (877)460-BANK (2265)



- **Fathers Day**
- **Graduations**
- **Weddings**
- **Birthdays**
- **New baby**
- **Anniversary**

### Lapeer County Bank & Trust Visa Gift Cards

Need a gift that never gets returned? Our LCBT Visa Gift Card is a great choice for any occasion. Cards are available at all branches in amounts of \$20.00 to \$750.00 and are welcomed worldwide by millions of merchants accepting Visa cards. Take the guesswork out of your gift-giving. Our Visa Gift Card is the "one size fits all" option that will be enjoyed by everyone on your list.

### Community Shred Days

Since October, 2006, LCBT has sponsored 13 FREE Community Shred Days. Held in conjunction with iSHRED and now Cintas, nearly 1500 people have shredded more than **57 tons** of confidential paper.

#### Did You Know?

- Recycling one ton of shredded paper can save up to 17 mature trees?
- Producing a ton of recycled paper uses 60% less energy, and 60% less water than non-recycled paper?
- Producing a ton of recycled paper reduces air pollution 70% compared to non-recycled paper?

**Be sure and take advantage of our final  
Free Community Shred Day, on Saturday,  
October 15 from 9:00 - Noon in the  
Main Office Parking Lot**

## Summer Concert Series

## Tips for Travelers

## Handy Websites

**Don't miss out on the Thursday Night Summer Concert Series**  
**6:30 - 8:00 - Courthouse Lawn**

*Presented by the Lapeer Downtown Business Association and sponsored in part by Lapeer County Bank & Trust. Bring your lawn chairs and enjoy the music!*

**July 7 Joe Toole Band**  
*(blues, oldies & country)*

**July 14 Lemons, Samano & Dube**  
*(classic rock)*

**July 21 Copper Creek**  
*(country)*

**July 28 Rock of Ages**  
*(swing orchestra)*

**Aug 4 Steve Farley & Friends**  
*(traditional soft rock)*

**Aug 11 Lapeer Community Choir**

Nothing can ruin a vacation faster than losing your wallet or running out of funds, so be sure and plan ahead.

- Let us know when and where you will be traveling so that you will avoid any potential for fraud alerts when out-of-the-ordinary transactions are posted.

- Contact us before you go for Debit Card information and fees you may be subject to in this country and abroad.

- Carry a back-up card that you keep in a separate place. Families or couples may get even greater back-up coverage if each person takes a different card.

- Make copies of all the cards you'll be carrying. Be sure to copy the front and back of the card. Take a copy with you and give a copy to someone you trust back home. Be sure to also include the security code for the card and the customer-service phone number.

- Bring a list of emergency phone numbers, but remember, 800 numbers can only be used in the United States and Canada.

For the best local gas prices, go to [www.michigangasprices.com](http://www.michigangasprices.com) and search by zip code.

For many more links to useful websites go to [LCBT.com](http://LCBT.com) and click on "Links" under LCBT Resources

### Free Yearly Credit Report

Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, request your report by phone or request your report through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request. Go to <https://www.annualcreditreport.com> and follow the instructions.

## Annual Prestige Picnic Reminder

On **Tuesday, August 16<sup>th</sup>**, from **Noon - 2:30 p.m.**, Lapeer County Bank & Trust Co. is holding its Annual Prestige Picnic at the Lapeer Center Building. Our theme this year is "**A Patriotic Salute.**" Wear red, white or blue in honor of "Old Glory."

At the Prestige Picnic, you'll always enjoy the best meal in town because everyone brings their favorite dish to pass. Once again, **the bank will provide baked chicken, baked beans and cupcakes. Please bring a large dish to pass that will serve 8-10 people.**

We need to hear from you by **8/10/2011** so mark your calendars, fill out your reservation form and mail it today or call us at 245-2945! **We look forward to seeing you!**

Count me in on the fun at the **Annual Prestige Picnic!**

Member #1 \_\_\_\_\_

Member #2 \_\_\_\_\_

Guest #1 \_\_\_\_\_

Guest #2 \_\_\_\_\_

**Please make \_\_\_ reservations at no charge, and I'll bring a dish (or two) to pass.**

**We need to hear from you by 8/10/2011**

Send this form to:

**Prestige Club**  
**P.O. Box 250 Lapeer, MI 48446**  
**or call 245-2945**

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	Times/Special notes (all times are approximate)
	Huron Lady II Dinner Cruise River Crab Restaurant	8/22/11 (Monday)	\$79.00	Reservations and full payment due <b>7/15/11</b>	<b>Depart Bank:</b> 4:15 p.m. <b>Arrive home:</b> 10:30 p.m.
	"Wicked" at the Detroit Opera House Dinner at Traffic Jam and Snug	12/8/11 (Thursday)	\$139.00	Reservations and full payment due <b>8/15/11</b>	<b>Depart Bank:</b> 11:15 a.m. <b>Arrive Home:</b> 7:30 p.m.

**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 trips may have to be cancelled.

**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.

**Don't forget to make your reservation for the Prestige Picnic. For picnic information, please see the current Prestige Pages.**