

TREASURY MANAGEMENT



**LOGANSPORT
SAVINGS BANK**



www.logansportsavings.bank

LOGANSPORT BRANCH 723 East Broadway, Logansport (574) 722-3855

PERU BRANCH 851 N. Broadway, Peru (574) 722-3855



Logansport Savings Bank Treasury Management:

Discover how our treasury management services support your business with practical products and services to help you manage and grow your business. We provide solutions and services designed to support your business with essential tools to optimize cash flow, increase efficiency, manage information, and reduce financial risk.

Logansport Savings Bank has established foundational product suites, cross-functional operational workflows, and a consultative culture that serves and supports commercial deposits and lending needs for retail business, commercial business, agricultural business, Non-Profit, Governmental, and Public Funds entities.

We support our customers with personalized care from local and accessible, dedicated, and experienced, treasury management specialists.

Core Features and Benefits

- ☒ **ACH & Wires:**
Enable automated collections, payroll, vendor payments, and same day funds transfers.
- ☒ **Fraud Mitigation:**
Positive Pay for Checks and ACH payments.
- ☒ **Remote Deposit Capture (RDC):**
In office scanner(s) for remote check deposits accessed through a single sign on via online banking.
- ☒ **Online Banking:**
Secure desktop and mobile banking, Bill Pay, eStatements, Tax Document retrieval, Secure Bank to Customer/Customer to Bank messaging, Alerts capabilities, QuickBooks, check image access.
- ☒ **Mobile Check Deposit:**
Deposit checks to your business account(s) through the LSB Mobile App.
- ☒ **Zelle for Business:**
Coming Q4 2026
- ☒ **Merchant Card Services:**
Logansport Savings Bank partners with BancCard a reliable and experienced service provider and program manager for merchant card processing.
- ☒ **Credit Cards:**
LSB branded Credit Cards issued and serviced by our partner, TIB.
- ☒ **Real-Time Cash Flow:**
Monitor and manage daily balances. Account to account and bank to bank transfers, balance maintenance Sweeps, and Draw functions are available.
- ☒ **Lending & Line of Credit:**
Experienced Lenders are available. Our lending team is committed to support your needs and help your business grow.

Support & Operations

Access to a dedicated Treasury Management Director (SVP/VP level):

Our Treasury Management Officer and team of specialists are focused on service, support, strategy, pricing, and P&L advisement.

Access to a Trained Qualified Cross-Functional Team:

Access to an educated and experienced staff of commercial lenders, branch managers, and deposit operations experts for support and personalized care and service for all our treasury management solutions.



Aligned Personalized Technology:

Logansport Savings Bank partners with best in industry financial service programs. We are positioned to integrate reliable efficient digital treasury management platforms to provide the best solutions for our customers.

Fee Structure:

Pricing tailored to your business. Account and transaction activity priced dynamically against compensating balance requirements to offset maintenance costs. Service and pricing are customized based on the customers' solution and service needs.

Business Banking & Treasury Management Guide

Please, use the following 3 step information guide & checklist to assist with gathering necessary information for establishing a business relationship with Logansport Savings Bank.

Step 1 - Documentation Requirements



Personal Identification

- ☐ Government-issued photo ID (valid driver's license or passport) for all owners, signers, and any beneficial owners (persons with 25% ownership or more)
- ☐ Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- ☐ Proof of personal home address (if different than what is on your identification)
- ☐ Phone Number & Email Address
- ☐ Employer Name and Occupation



Business Information and Entity Documents

- ☐ Employer Identification Number (EIN)/Tax Identification Number
- ☐ Entity Type (Corporation, LLC, Sole Proprietorship, DBA etc.)
- ☐ Physical business address, phone number, and email

Documentation

- ☐ **LLCs:** Articles of Organization and Operating Agreement
- ☐ **Corporations:** Articles of Incorporation and Corporate Bylaws
- ☐ **Partnerships:** Written Partnership Agreement
- ☐ **Sole Proprietorships:** Business license and name registration, DBA – Certificate of Assumed Business Name

Operational Details

- ☐ Beneficial Ownership information: Name(s) and ownership percentages
- ☐ Officers, Roles, designated authorized signers: Name(s) and Role (Member, CEO, President, Treasurer, CFO, etc.)

Step 2 - Business Product Selection

Business Checking Products

Business Choice Checking ☐	Business Choice Plus Checking ☐
• \$100 minimum opening deposit • \$1000 minimum daily balance required to avoid \$10 monthly fee <i>Monthly Fee waived when combined with a Treasury Management Service:</i> • 100 Free transactions per month; • \$.20 per excess transaction • Free Business debit card(s) • Free first order of 20 checks Additional Services: Night Deposit, in branch Coin and Cash management	• \$9.00 monthly maintenance fee • \$.12 per check cleared • \$.10 per check deposited • \$.15 per deposit ticket • \$.05 per ACH debit or credit transaction <i>Positive earnings credit will be applied to the above charges. Monthly analysis statements provided upon request.</i> • Free Business debit card(s) • Free first order of 20 checks Additional Services: Night Deposit, in branch Coin and Cash management

Business Savings Accounts

Statement Savings ☐	Right Advantage Savings ☐
• \$25 minimum deposit to open • \$6 quarterly fee if daily balance falls below \$200	• \$25 minimum deposit to open • \$5 monthly service fee if minimum balance falls below \$2,500 Tiered rates of interest paid monthly (see website for current rates and details)

Certificates of Deposit (CD)

Certificate of Deposit (CD) ☐
• Minimum opening deposit of \$1,000 • Terms range from 91 days to 60 months • Competitive interest rates (see our website for current rates and details) • Early withdrawal penalties may apply

At Logansport Savings Bank, all deposit accounts including Checking, Savings, and Certificates of Deposit are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor.

Step 3 - Treasury Management Services

- ☐ **ACH & Wires:** Enable automated collections, payroll, vendor payments, and same day funds transfers.
- ☐ **Fraud Mitigation:** _____ Check Positive Pay
_____ ACH Positive Pay
- ☐ **Remote Deposit Capture (RDC):** In office scanner(s) for remote check deposits accessed through a single sign on via online banking.
- ☐ **Online Banking:** Secure desktop and mobile banking, Bill Pay, eStatements, Tax Document retrieval, Secure Bank to Customer/Customer to Bank messaging, Alerts capabilities, QuickBooks, check image access.
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- ☐ **Zelle for Business:** Coming Q4 2026
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- ☐ **Credit Cards:** LSB branded Credit Cards issued and serviced by our partner, TIB.
Apply online at www.logansportsavings.bank
- ☐ **Real-Time Cash Flow:**
 - _____ External Bank to Bank Transfers
 - _____ Balance Maintenance Sweeps
 - _____ Account to Account Draws

Please, use the following check list to choose the services to support your business needs. Our team will use this checklist to create your personalized Treasury Management profile and deliver only the services you need to make banking with us and your daily business operations more efficient.

If you have questions regarding documentation, products, or services, please, reach out to our Treasury Management Officer.

Sandi Korreckt, SVP Retail Operations/TMO

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