


CUSTOMER CONNECTION

MARCH 2009 ISSUE

 Equal Housing Lender • Member FDIC

What can you do on the Online Mortgage Center?

With so many features, our Online Mortgage Center provides a one-stop resource for all of your lending needs! Here are just some of the things you can do on the Online Mortgage Center:

- Get Pre-Approved
- Apply for a first mortgage
- Refinance an existing mortgage
- Check the status of your loan application
- View Today's Featured Rates
- Get a personalized rate quote unique to your lending needs
- Meet our Lenders in the Loan Expert section of the site
- Use the Resource area to find answers to questions you may have about the lending process

This user-friendly, secure site provides everything you need right at your fingertips, so cozy up in your favorite spot, and in minutes you could be approved!

COUCHLOANS.COM

QUICK • CONVENIENT • COMFORTABLE

Shouldn't every mortgage be easy? With LaPorte Savings Bank's Online Mortgage Center and **couchloans.com** it is! Whether early morning or late evening, our Online Mortgage Center works on YOUR time! From one convenient location you can apply for a first mortgage, refinance your existing mortgage! And, beginning in March, Home Equity Loan and Line of Credit applications will be available online, too!

Lee Brady, President and CEO of LaPorte Savings Bank stated, "The addition of **couchloans.com** benefits consumers by streamlining the application process. Busy schedules can limit the amount of time individuals have to meet with a lender. With our Online Mortgage Center and **couchloans.com**, customers have 24/7 access to complete an application when it's convenient for them while still being able to work with a lender they trust."

LaPorte Savings Bank is excited to unveil **couchloans.com** as a way of reminding customers that even in today's challenging market, lending doesn't have to be hard. **Couchloans.com** provides a quick, convenient way of accessing the bank's full service Online Mortgage Center from the comfort of your home computer. With rates near all-time lows, lenders are busily working with individuals taking advantage of the current lending climate. Applying online at **couchloans.com** allows you to lock in the low rate you want rather than waiting to meet face-to-face with a lender and risking a change in rates.

Quick, convenient, and comfortable mortgage lending service from a reputable and experienced lender you can trust. Visit **couchloans.com** today for more information.

WHAT IT MEANS TO BE "FULL SERVICE"

Banks often state that they offer "Full Service" branch locations, but what does that really mean for you as a customer? At LaPorte Savings Bank, it means that each of our branch locations is equipped to service all of your banking needs whether they are deposit-related or lending-related. Think of our branches for more than just day-to-day items like paycheck deposits, cash withdrawals, or making your monthly loan payments. Did you know you can visit any LaPorte Savings Bank office to secure a new consumer loan? We are ready and willing to help!

Customer Service Representatives at each office have been trained to accept loan applications for all types of automobile and personal loans. Home Equity loans and Lines of Credit can also be completed at our branches. What was typically a function reserved for larger bank locations has been available throughout all LaPorte Savings Bank offices for quite some time.

You also have the option of meeting with a Mortgage

Lender at any branch. Let us come to you. Though a lender may officially work out of a certain location, our service is centered on what's most convenient for you - not what's easiest for us. If you live or work near a specific branch and prefer to meet your lender there, simply request that your meeting take place at that location. We are happy to accommodate you.

"Full Service" also means great service. It means you can go to any LaPorte Savings Bank office and receive the same great level of service and support. As a community bank, we pride ourselves on serving our communities with the most personal, professional, and down-to-earth service we can offer. Our customers are greeted with friendly, knowledgeable staff that looks for creative ways to help no matter how unique the situation.

With offices in Chesterton, LaPorte, Michigan City, Rolling Prairie and Westville, visit a LaPorte Savings Bank branch today and ask what more can they do for you!

DEBIT CARD SECURITY TIPS

As Identity Theft continues to be a great concern, taking steps to protect your identity and bank accounts is very important. This article offers several tips to avoid becoming a victim of debit card fraud:

USE ONLINE BANKING SERVICES TO MONITOR YOUR DAILY ACCOUNT ACTIVITY

Often fraud starts by the thief sending a "test" transaction that may be a preauthorization for a very small amount. By noticing one of these types of transactions and immediately notifying your bank, you'll be able to stop the thief before they've had the opportunity to steal a larger amount. Report anything you feel is unusual immediately.

CAREFULLY REVIEW YOUR MONTHLY ACCOUNT STATEMENTS

Notify us immediately if you notice a transaction you do not remember initiating.

TREAT YOUR DEBIT CARD LIKE CASH - BECAUSE IT IS

Often, debit card thieves use machines called skimmers that steal the electronic information. Try to avoid situations where your debit card is removed from your line of vision.

NEVER GIVE OUT YOUR PIN

Even your Financial Institution does not need this information. No LaPorte Savings Bank employee will ever ask you for your PIN. If someone asks for it, it is almost sure to be a fraud situation.

MAKE CERTAIN YOUR INTERNET SHOPPING SITES ARE SECURE

Look for the padlock symbol in the lower corner of your screen and check to make sure the web address in your browser bar starts with "https" rather than "http."

LET YOUR BANK KNOW IF YOU'RE GOING ON VACATION OUT OF STATE OR OUT OF THE COUNTRY.

IMMEDIATELY REPORT A LOST OR STOLEN CARD

Call 1-866-546-8273 to deactivate your card or contact our Operations Department at (219) 362-7511 or 1-866-362-7511 to have us assist you.

NEVER DISCLOSE YOUR CARD INFORMATION IN RESPONSE TO AN UNSOLICITED EMAIL OR PHONE REQUEST.

"Phishing" by calling and/or leaving messages pretending to be a financial institution are becoming more prevalent. To ensure that it's really your bank you're talking to, use the phone number on your statement or in the phone book to return the call.

Following these tips will make your debit card usage safer. If you have additional questions, please call 1-866-362-7511 and ask to speak with one of our knowledgeable Customer Service Representatives - we're happy to answer your questions.