

Some banks buy customer relationships...

*We earn them.*



“ For 160 years, LNB has proudly served as your hometown bank. We invest in our communities, support employee volunteerism, and shop local businesses. Our goal is not to simply gain customers, but to develop lifelong relationships with the people and businesses that make our neighborhoods so rich and vibrant.

You've probably heard recently that banking relationships are being bought and sold—maybe your relationship is one of them. At LNB, we prefer to earn our customer relationships each and every day with exceptional values, solid banking practices and customer service that's second to none.

To build a relationship with you, we are offering various interest rate specials. So stop by any office, learn more about hometown banking and these specials, and give us the opportunity to earn your business. ”

— Bob Schick, President & CEO LNB

**SPECIAL**

SAVINGS  
Rate

**3%**  
APY\*

12-MONTH CD Rate

**2%**  
APY\*\*

**ENTER TO WIN!**

One of 5 overnights at a luxurious Finger Lakes resort.†

Checking  
**2.01%**  
APY\*

Savings  
**.60%**  
APY\*

**FREE REWARDS SAVER‡**

- Earn big interest to help you build your balance faster
- Free nationwide ATMs
- No monthly service fees
- No minimum balance to earn or save

Stop by or apply online at **LNBFreeRewards.com**.

[BankwithLNB.com](http://BankwithLNB.com)



**LNB Banking.**  
*It's all about people.*  
Member FDIC

Main Office (315) 946-4871 | Clyde (315) 923-2100 | Geneva (315) 781-5000 | Jordan (315) 689-9530 | Lyons (315) 946-4505 | Macedon (315) 986-9681  
Newark (315) 331-0296 | Ontario (315) 524-9661 | Penn Yan (315) 536-2300 | Seneca County (315) 539-4100 | Wolcott (315) 594-6002

\*The Savings Account has variable Annual Percentage Yield (APY) of 3.00%. To obtain the 3.00% APY you must have an active Checking account with direct deposit or an LNB Rewards product. A minimum deposit of \$5000 up to a maximum deposit of \$150,000 that is not currently on deposit with LNB, or within the past 30 days is required to open the account. You must maintain a minimum daily balance of \$5000 to obtain the APY.

\*\*The 12 month term CD has an Annual Percentage Yield (APY) of 2.00%. To obtain the 2.00% APY you must have an active LNB Checking account with direct deposit or an LNB Rewards product, and a minimum deposit of \$5000 up to a maximum deposit of \$250,000 that is not currently held on deposit with LNB or within the past 30 days. Penalties for early withdrawal.

‡Minimum to open a Free Rewards checking account is \$25. Free Rewards Saver Checking rate tiers are as follows: 2.01% APY applies to balances of \$0-\$15,000 and 0.10% APY applies on balances over \$15,000 if qualifications are met during monthly qualification cycle. 0.01% APY applies to all balances if qualifications are not met. Monthly qualifications include having at least 12 debit card purchases, have at least one direct deposit or automatic payment, and receive e-statements. ATM Fee refunds (Free Rewards Saver Checking account only) up to \$15 provided only if qualifications are met, post and clear the Free Rewards Checking monthly qualification cycle. The interest earned in Free Rewards Saver Checking is automatically transferred to Free Rewards Saver Savings after each statement cycle. Free Rewards Saver Savings rate tiers are as follows: 0.60% APY applies to balances of \$0-\$15,000 and 0.20% APY applies to balances over \$15,000 if qualifications are met during monthly qualification cycle on Free Rewards Saver Checking. 0.01% APY applies to all balances if qualifications are not met on Free Rewards Saver Checking. Intra-bank transfers do not count as qualifying transactions.

Annual Percentage Yields are accurate as of 02/07/2012 and subject to change without notice. Fees could reduce earnings.

† Enter to win sweepstakes – no purchase necessary to enter. Winner of each prize will receive an IRS 1099-MISC form. Drawing will be held on June 29, 2012. Limit one entry per person.