

# REDISERVICES

Personal banking is our commitment to you at Lakeside. That's why we offer REDI services for your convenience.



## REDICALL

REDICALL is the fast and easy way to access your Lakeside account information, 24 hours a day, 7 days a week, 365 days a year. You can check your balances, transfer funds, find out what checks have posted, verify recent deposits and withdrawals, check a payment due date and more. Just call (337) 502-4819.



## REDIRESERVE

Life happens! Lakeside Bank understands that unexpected overdrafts occur from time to time. Protect your account from overdraft fees with REDIRESERVE, an overdraft line of credit. Ask your banker for a REDIRESERVE application. Subject to credit approval.

## ATM \$REDICASH

Visit a Lakeside REDICASH ATM to get quick cash whenever you need it. REDICASH ATM's are located at every Lakeside location:  
Lake Charles – Nelson Rd. Main  
Lake Charles – Oak Park Branch  
Sulphur Branch  
Westlake Branch

Ask your Lakeside banker for more information.



## OUR CONVENIENT LOCATIONS:

### MAIN OFFICE

4735 Nelson Rd., Lake Charles  
337 502-4236 | 337 502-4237

### OAK PARK BRANCH

2132 Oak Park Blvd., Lake Charles  
337 502-4314

### WESTLAKE BRANCH

2203 Sampson St., Westlake  
337 502-4144

### SULPHUR BRANCH

2612 Maplewood Dr., Sulphur  
337 502-4830

### DERIDDER LOAN PRODUCTION OFFICE

1509 N. Pine St., DeRidder  
337 502-4845



[www.MyLKSB.bank](http://www.MyLKSB.bank)



9/2020

# REDIRESERVE

Overdraft Protection



Overdraft protection from Lakeside Bank. The easy way to protect your account.



[www.MyLKSB.bank](http://www.MyLKSB.bank)



Be Prepared for Whatever Life Throws at You, with Lakeside's

# REDIRESERVE

Overdraft Protection

Whether it's a math error, forgetfulness or an unexpected expense, there are many reasons your checking account could become overdrawn. Having a check returned due to insufficient funds can be costly, inconvenient and embarrassing.

## Protect yourself with REDIRESERVE.

- Covers transactions that result in an overdrawn account
- Automatic transfer of funds to your checking account
- Applies to all types of transactions
- Low rate of interest for the overdrawn amount
- Prevents additional fees for returned checks

Apply for **REDIRESERVE** at Lakeside today, for convenience and peace of mind.

*\*subject to credit approval*

## APPLICANT INFORMATION

Last Name		First Name		Initial	Social Security Number			Telephone Number	
Street Address					Driver's License Number		State	Date of Birth	
City	State	Zip	At Present Address		Residence	Monthly Payment	# of Dependents including self	Marital Status	
		Yrs		Mos					
Previous Street Address			City		State	Zip	How long at previous address		
		Yrs		Mos					
Employer			Position		Time on Job		Gross Monthly Salary		Business Telephone
		Yrs		Mos					
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis to repaying this obligation. Alimony, child support, separate maintenance received under:							Amount of Other Income and Source		

## JOINT APPLICANT INFORMATION

Last Name		First Name		Initial	Social Security Number			Telephone Number	
Street Address					Driver's License Number		State	Date of Birth	
City	State	Zip	At Present Address		Residence	Monthly Payment	# of Dependents including self	Marital Status	
		Yrs		Mos					
Previous Street Address			City		State	Zip	How long at previous address		
		Yrs		Mos					
Employer			Position		Time on Job		Gross Monthly Salary		Business Telephone
		Yrs		Mos					
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis to repaying this obligation. Alimony, child support, separate maintenance received under:							Amount of Other Income and Source		

## CREDIT REFERENCES

REFERENCE	Address/City/State/Zip	Value of Asset	Account #	Monthly Payment	Balance Owed
Home					
Automobile - Make/Model/Year					
Automobile - Make/Model/Year					
Visa/MasterCard					
Visa/MasterCard					

Have you ever taken bankruptcy, made a settlement with creditors, or have any suits, judgements, garnishments, or other legal proceedings against you? \_\_\_\_\_ If yes, explain: \_\_\_\_\_

## OVERDRAFT INFORMATION

AMOUNT OF CREDIT LINE REQUESTED	CHECKING ACCOUNT BEING COVERED BY/R/R	APPROVING OFFICER SIGNATURE	OFFICER NO.	AMOUNT OF CREDIT LINE APPROVED
Applicant Initials	Applicant Initials	By filling in your Lakeside Bank checking account number in this section and initialing to the left, you are designating the checking account to be covered by overdraft protection (in the form of a RediReserve Account). Whenever your checking account balance is not sufficient to cover debits (such as checks) and if you have sufficient credit available in your RediReserve Account, the Bank will automatically deposit to your designated checking account a credit advance (in multiple of \$100) in any amount sufficient to pay the debits. You are also authorizing the Bank to automatically deduct monthly minimum payments (equal to the greater of \$25 or 3% of your outstanding principal balance), a membership fee and transaction fees due on your RediReserve Account from your designated checking account. Minimum payments and membership fees will be deducted on the closing date of each billing cycle; transaction fees will be deducted on the date when the advance is posted to your RediReserve Account. If your checking account balance is insufficient to cover such a payment, no RediReserve Account advance will be made and you must use other funds to make the payment.		

We intend to apply for joint credit. \_\_\_\_\_ (Initials)  
 APPLICANT CO-APPLICANT

- I understand that, as used below, the terms "Bank", "you", and "your" refer to Lakeside Bank and that "I", "me", and "my" refer to the Applicant and Joint Applicant signing below.
- I hereby represent and warrant to you the above information to be true and complete. I authorize you to check my credit and employment and to answer questions about your credit experience with me. I also authorize the Bank to verify the information content.
- By signing below, I agree to be bound by the terms and conditions of the RediReserve Account Agreement, a copy of which will be provided to me if my application is approved. I understand that I do not have protection from overdrafts until my application is approved.
- I understand that this application and any supporting documentation, when submitted, become your property and that you will retain this application and documentation whether or not credit is granted.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Joint Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_  
 For Institution Only  
 Employee Accepting Application \_\_\_\_\_ Branch \_\_\_\_\_