



Getting Ahead Accounts

Congratulations for making a smart choice to learn more about managing your money. Lake City Bank wants to help you continue to develop the good financial practices you're learning about, so we have developed several special accounts to help you manage your money, save for the future, and establish a good credit history.

Getting Ahead Loan¹

This loan offers a 0.00% Annual Percentage Rate (APR) with no origination fees, no prepayment penalties, and no down payment. Plus, we make it easy to apply with a simplified loan application and an unexpired Certificate of Achievement from your financial literacy course. We will run a credit report to adhere to compliance regulations. Borrowers with an open or active bankruptcy or a negative current or past Lake City Bank loan are not eligible. Loan proceeds are held in your Getting Ahead Savings account until the loan has been repaid in full. This allows you to save automatically while building a positive credit history. When you pay off the loan, you receive access to those funds and may use the money for any purpose you choose.

Loan Amount	Term	Approximate Minimum Monthly Payment
\$500	18 months	\$27.78
\$1,500	24 months	\$62.50
\$3,000	36 months	\$83.33

Required account: Getting Ahead Savings account

Maximum number of loans: You may have two Getting Ahead Loans. We can approve a second loan after you repay the first loan in full as agreed (with no 30 days late payments). The first loan must be started within two years of the completion date on your certificate. Only one individual may be on each Getting Ahead Loan.

Getting Ahead Savings²

It's easy to start saving right away with a Getting Ahead Savings account because there is no minimum opening deposit, no minimum monthly balance required and no Monthly Maintenance fee. Plus, each month you will earn interest on the balance in your account. You can use Lake City Bank Digital and an ATM card for easy access to your money.

Getting Ahead Checking²

A Getting Ahead Checking account gives you 24/7 access to your money with Lake City Bank Digital. You also receive a Visa® debit card and have unlimited check writing. In addition, you can have your payroll check directly deposited to your account. There is no minimum opening deposit, no minimum monthly balance required, no Overdraft fee, no NSF fee and no Monthly Maintenance fee.³



Getting Ahead Checking is a Bank On certified account. Bank On is a national effort, led by the nonprofit Cities for Financial Empowerment Fund (CFE Fund), which advocates for financial institutions to offer all customers a safe, affordable transactional banking account.

How to Open

We hope you will take advantage of these special accounts that can help you manage your money. Here's what you need to do to get started:

- Attend 80% of your financial literacy classes and receive a Certificate of Achievement, or complete 100% of the How Money Smart Are You program from the FDIC (your login must be linked to Lake City Bank).
- Go to any Lake City Bank branch to open an account—call ahead for an appointment for faster service.
- You may open one checking and savings account per Certificate of Achievement.

Bring With You

- Unexpired Certificate of Achievement from an approved financial literacy class, all owners on the account must complete the financial literacy class
- Valid government issued photo ID
- Social Security Number or ITIN
- Valid physical mailing address
- A completed Getting Ahead Loan application

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¹Equal Opportunity Lender. All credit services are subject to credit approval.

²Go to lakecitybank.com/fees for a list of the Personal Administrative Charges that may apply. See Personal Account Terms and Conditions and the appropriate product disclosure for more details or call our One Call Center at (888) 522-2265.

³See Getting Ahead Checking product disclosure for other waived fees