



Services Offered

The following credit services are offered within our communities as of this date:

- Consumer Loans
 - Auto loans
 - Debt consolidation loans
 - Home improvement loans
 - Personal loans
 - Home equity loans
 - Recreational vehicle loans
 - Personal revolving lines of credit
 - Home equity revolving lines of credit
 - Certificate of Deposit / Savings Loans
 - Swing/Bridge Loans
 - Unsecured Loans

- Real Estate Loans
 - Conventional fixed and adjustable-rate loans
 - Insured fixed and adjustable-rate loans
 - VA insured loans
 - Rural Development residential loans
 - FHA insured loans
 - Single Family Mortgage Revenue Bond Program loans for first-time home buyers, up to 4% cash assistance
 - Federal Home Loan Bank (FHLB) Grant Funds
 - State of Kansas First Time Homebuyer Program (FTHB)
 - Freddie Mac Home Possible
 - Mortgages for single family residential
 - Mortgages for multifamily dwellings
 - Mortgages for commercial - business properties
 - Residential construction loans (1-4 Family and Multi-Family)
 - Residential Development Loans

- Commercial Loans
 - Working capital loans
 - Equipment loans
 - Revolving lines of credit
 - Inventory loans
 - Letters of credit
 - Commercial term loans

- Commercial construction
- Commercial real estate loans
- Small Business Administration (SBA) guaranteed Loans
- Agribusiness loans
- Vehicle loans
- Accounts receivable loans
- Farm and ranch home loans
- Farm Services Agency (FSA) guaranteed loans
- KMAC loans
- Farmer Mac I and II loans
- Municipal lease financing

The Bank has traditionally been consumer-oriented and has made loans to small and medium sized businesses. We will continue to take applications from all areas of our community without discrimination as to race, color, religion, national origin, sex, marital status, age, handicap, familial status or receipt of public assistance.

Deposit Services Offered

The Bank has a wide array of competitively priced checking, savings, and money market accounts. The Bank also is a U.S. Savings Bond agent and has safe deposit boxes available for customers. The following is a list of deposit services:

- Personal checking (low cost, interest bearing and new start)
- Money Market savings
- Savings and time deposits (personal, youth, business)
- Individual Retirement Accounts (IRAs)
- Educational IRAs
- Roth IRAs
- Business checking
- Business IOLTA (Interest on Lawyer Trust Accounts)
- Merchant processing
- Treasury management
- ACH payments and receivables
- Business payroll cards
- Positive Pay (automated fraud detection tool)
- Sweep services
- MRPC Small Dollar Loan Program
- Debit cards
- e-statements
- VISA credit cards
- Gift cards (Visa)
- Foreign currency exchange
- Remote deposit capture/mobile remote deposit capture
- Mobile wallet payments: ApplePay, GooglePay, SamsungPay
- Night depository service

Additionally, Bank customers have free 24-hour telephone access to common Bank services through the Bank's Voice Banking program, online banking and mobile banking. Customers may inquire about checking and savings accounts, transfer funds, pay bills and apply for loans using their touch-tone telephones or personal computers. Customers may also request e-statements at their option.

Bank customers can use LNB Card Manager to manage their debit cards from their phone. LNB Card Manager allows the customer to set spending limits, set geographic limits, set thresholds by merchant types, turn their card on and off as well as receive real-time alerts whenever their debit card is used.

Zelle allows customers to use their mobile banking app or online banking account to send money to a recipient's account in a matter of minutes using only the recipient's email address or U.S. mobile phone number.

Customer Care Center

Landmark National Bank opened a Customer Care Center on August 15, 2011. The Customer Care Center is located on the 2nd floor of the main bank facility; 701 Poyntz in Manhattan, Ks. Incoming branch calls go through a Voice Response Unit which allows the customer to choose between English or Spanish and then have the option to either move into the bank's Automated Voice Banking System, Report a Lost or Stolen Debit Card, go to the company's associate directory or be connected to a Customer Care Center Associate. The bank has established a back up disaster plan for the Customer Care Center using associates from several Landmark National Bank locations.

The Customer Care Center was designed to assist customers with questions and general banking needs related to existing deposit accounts, online banking, bill pay and simple inquiries related to certain types of existing Landmark National Bank loans. Inquires about new products, rates, complex transactions and certain types of loans will be transferred to the appropriate Landmark National Bank department or associate.

The hours of operation for the Customer Care Center are 8:00 A.M. to 5:00 P.M., Monday through Friday and 8:00 A.M. to 12:00 noon on Saturday.