



## PRODUCTS & SERVICES

1.2024

### DEPOSITS

- Statement Savings Accounts
- Statement Money Market Deposit Accounts
- Vacation Club Accounts
- Christmas Club Accounts
- Certificate of Deposit Accounts
- Checking Accounts
- Basic Banking Accounts
- Student Banking Accounts
- Business Checking Accounts
- Opportunity Checking Accounts (Bank On)
- Health Savings Accounts
- IRAs
- Roth IRAs

### LOANS

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- First Time Homebuyer
- Construction Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Automobile Loans
- Home Improvement Loans
- Personal Loans
- Recreation Loans
- Savings Secured Loans
- SBA Loans
- Demand Notes
- Commercial Lines of Credit
- Commercial Mortgages
- Letter of Credit
- Equipment Financing

### OTHER SERVICES

- Online Banking
- Online Bill Payment
- Bank to Bank Transfers
- E-Sign
- E-Statements
- 24 Hr. Telephone Banking
- Money Orders
- Bank Drafts
- Sweep Services
- Automatic Funds Transfer (AFT) Service
- Direct Deposit
- ATM Services
- Debit Card Services
- Commercial Debit Card Services
- Gift Card Services
- Safe Deposit Boxes
- Wire Transfers
- Check Safekeeping
- Mobile Banking
- Mobile Deposit
- Notary Services
- Cash Management Services
  - ACH Origination
  - Remote Deposit Complete (RDC)
  - Positive Pay Service
- Promontory
  - Insured Cash Sweep (ICS)
  - Certificate of Deposit Account
  - Registry Services (CDARS)