



## Deposit/Loan Products & Services

### Deposit Products:

- Personal Checking Accounts
- Personal Savings Accounts
- Personal Money Market Accounts
- Personal Interest Checking Accounts
- Individual Retirement Accounts (IRAs)
- Certificate of Deposit Accounts
- Business Checking Accounts
- Business Savings Accounts
- Business Money Market Accounts
- Business Interest Checking Accounts
- Public Funds Accounts
- Money Services Business Accounts

### Loan Products:

- Commercial Loans
- Equipment Loans
- Land Acquisition & Development Loans
- Commercial Construction Loans
- Consumer Construction Loans
- Overdraft Line of Credit
- SBA 504 Loans
- Lines of Credit
- Commercial Real Estate Loans
- Agricultural Loans
- Consumer Real Estate Loans
- Consumer Loans
- Letters of Credit
- Farmer Mac Loans

### Services:

- Night Depository
- Safe Deposit Boxes
- Debit Cards
- Cashier's Checks
- Drive-Thru Windows
- CDARS
- Zero Balance Accounts
- Courier Service
- Wire Transfers (Domestic & International)
- Foreign Currency Deposited/Exchanged
- Medallion Stamp Guarantees
- Sweep Accounts
- ICS-Money Markets
- Notary Services

### Cash Management Products:

- Remote Deposit Capture
- Positive Pay
- ACH Origination
- Positive Pay-ACH

### Electronic Banking Products:

- Online Banking
- Mobile APP
- Bill Pay
- Electronic Bank Statements