

## **PERSONAL LOAN & DEPOSIT PRODUCTS & SERVICES**

### **PERSONAL LOANS**

- Mortgage Loans
  - Purchase
  - Refinances
  - Construction
  - Home Equity financing
- Installment Loans
  - Automobile purchase
  - Other Personal loans
- Home Equity Lines of Credit
- Ready Reserve
  - Lines available up to \$5,000

### **PERSONAL CREDIT CARDS**

- Offered through Elan Financial Services

### **PERSONAL DEPOSIT ACCOUNTS**

- Checking Accounts
  - Free Checking
  - 50 Plus Checking
  - Interest Checking
- Savings Accounts
  - Thrift Savings
  - Regular Savings
  - Money Market Savings
  - Youth Savings
  - Health Savings Account
- Time Deposit Accounts (*Various Terms Available*)
  - Personal Time Deposit Accounts
  - Traditional IRA
  - Roth IRA

### **PERSONAL SERVICES**

- Online / Mobile Banking
- eStatements
- Activity Alerts
- Wire Transfers
- Bill Pay
- Debit/ATM Cards
- Sweep Service
- Person to Person Payments and External Transfers via Online / Mobile Banking
- Safe Deposit Box
- Certificate of Deposit Account Registry Service (CDARS)

## **COMMERCIAL LOAN & DEPOSIT PRODUCTS & SERVICES**

### **COMMERCIAL LOANS**

- Operating Lines of Credit
- Equipment Financing
- Acquisitions
- Commercial Real Estate
- Construction
- SBA Loan Programs
- Letters of Credit

### **BUSINESS AND COMMERCIAL CREDIT CARD SOLUTIONS**

- Offered through Elan Financial Services

### **COMMERCIAL DEPOSIT ACCOUNTS**

- Checking Accounts
  - Small Business Checking
  - Business Checking
  - Commercial Checking
- Savings Account
  - Regular Savings
  - Money Market Savings
- Non-Profit Checking Accounts
  - Small Business Non-Profit I
  - Business Non-Profit II
- Time Deposit Accounts (*Various Terms Available*)

### **COMMERCIAL/CASH MANAGEMENT SERVICES**

- Business Online / Mobile Banking
- ACH Origination
- ACH Filter
- Account Reconciliation
- Debit Card
- Merchant Credit Card Processing
- Remote Deposit Capture
- Domestic & International Wire Transfers
- Positive Pay
- Electronic Data Interchange (EDI) Reporting
- Merchant Payment Processing
- Zero Balance Accounts
- Sweep Services
- Activity Alerts
- eStatements
- Account Analysis
- Certificate of Deposit Account Registry Service (CDARS)