



# Products & Services

## Business Loans

- Business Term Loans
- Business Equipment Loans
- Operating Line of Credit
- Commercial Real Estate Loans
- SBA
  - Express
  - 7a
  - 504
- Farm Service Agency

## Personal Loans

- Home Equity Line of Credit
- Home Improvement Loans
- Auto Loans
- Recreational Vehicle Loans
- Boat Loans
- Tractor Loans
- Motorcycle and ATV loans
- Unsecured and Single Pay Loans

## Mortgage Loans

- Conventional
- FHA
- Rural Development
- VA
- Construction
- Farmland
- 100% Financing with PMI
- Raw and Developed Vacant Land
- Unconventional Properties
- Rehab Loans-comparable to FHA 203K with no PMI
- Refinance Loans
- Home Equity Loans

## Business Checking

- Small Business Checking

- Business Checking
- Business Select Checking

## Business Savings

- Business Statement Savings
- Business Market
- Business Certificate of Deposits (CDs)
- Business IntraFi Network Deposits

## Business Services

- Business Digital Banking
- Business Mobile Banking
- Business Mobile Deposit
- Fraud Detector (Positive Pay)
- Remote Deposit Capture
- Sweep Services
- Credit Card Processing
- Payroll/ACH Services
- 401K Plan Design & Management
- Business Retirement Plan Services (SEP and SIMPLE IRAs)
- Business VISA Debit Card
- Business Bounce Protection
- Business VISA Credit Cards
- Tap2Local

## Personal Checking

- Reward Checking
- Cash Back 24/7
- Community Checking

## Personal Savings

- Real Saver
- Statement Savings
- Student Statement Savings
- Community Market Savings
- Christmas Club Savings
- Certificate of Deposits (CDs)



# Products & Services

- Individual Retirement Accounts (IRAs)
- Personal Intrafi Network Deposits

## Personal Services

- Digital Banking w/Digital Wallet
- Mobile Banking
- Mobile Deposit
- Text Banking
- Personal ATM & VISA Debit Card
- Personal VISA Credit Card
- Bounce Protection
- Zelle
- Rapid Transfers
- Transaction Enrichment
- Spending Wheel

## Wealth Management Services

- Wealth Management Planning
- Trust and Estate Planning

## Miscellaneous Services

- Travel Notifications
- Fraud Alerts & Protection
- Debit Card Management
- Safe Deposit Boxes
- Direct Deposit
- eStatements
- 24/7 ATM Access
- Phone Payments
- Cashier's Check
- Automatic Payments and Automatic Transfers
- Wire Transfers
- Telephone Transfers
- Notary Services
- Night Deposit Service
- Fax Service
- Photocopy Service