



## Deposit/Loan Products & Services

### Deposit Products:

- Personal Checking Accounts
- Personal Savings Accounts
- Personal Money Market Accounts
- Personal Interest Checking Accounts
- Individual Retirement Accounts (IRAs)
- Time Certificate of Deposit Accounts
- Community/Non-Profit Checking
- Business Checking Accounts
- Business Savings Accounts
- Business Money Market Accounts
- Business Interest Checking Accounts
- Public Funds Accounts
- Money Services Business Accounts
- Industrial Hemp 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
- Credit Cards/Personal & Business (3<sup>rd</sup> Party)
- Lines of Credit
- Commercial Real Estate Loans
- Agricultural Loans
- Consumer Real Estate Loans
- Consumer Loans
- Letters of Credit
- Farmer Mac Loans
- Oil & Gas Loans

### Services:

- Night Depository
- Safe Deposit Boxes
- Lockbox
- Cashier's Checks
- Drive-Thru Windows
- CDARS
- Zero Balance Accounts
- Merchant Card Processing (3<sup>rd</sup> Party)
- ACH Reporter Service (EDI)
- Instant Issue Debit Cards/ Personal and Business
- Courier Service/Armored Car Service
- Wire Transfers (Domestic & International)
- Foreign Currency Deposited/Exchanged
- Medallion Stamp Guarantees
- Sweep Accounts
- ICS Money Markets
- Notary Services
- Debit Card Alerts
- Automatic Transfer Overdraft Protection

### Cash Management Products:

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

### Electronic Banking Products:

- Online Banking/Personal & Business
- Mobile APP
- Mobile Deposit
- Bill Pay
- Electronic Bank Statements