

#### List of Bank Services

Personal Accounts:

- Simple Checking
- NOW Checking
- Fun Money Savings
- High Yield Savings
- High Yield Money Market
- Health Savings Account
- IRA Passbook Account
- Kids Club Savings Account

## **Business Accounts:**

- Business Checking
- Small Business Checking
- NOW Checking
- High Yield Savings
- High Yield Money Market

# Certificate of Deposit Accounts:

- 182 Day
- 12 Month regular and IRA
- 18 Month regular and IRA
- 30 Month regular and IRA
- 30 Month performance plus regular and IRA
- 48 month regular and IRA
- 60 month regular and IRA
- 12 month HSA

## Additional Services:

- Mastercard © Debit Cards
- Online Banking
- Mobile Banking with Mobile Deposit
- Bill Pay ©
- Zelle ©
- Online Account Opening
- Wire Manager Business Online

# Loans:

- Real Estate:
  - Purchase
    - o Refinance
    - Fixed Rate
    - Construction
    - o Recreational
    - o Bridge Financing
    - o Home Equity Lines of Credit
    - $\circ$  3 Season Cabins
    - Lake Lots
    - Multi-Owner Properties
    - Multi-Dwelling Properties
    - Self-Employed Borrowers
- Personal Loans
  - Auto purchase, refinance, odd terms, older vehicles
  - Recreational vehicles
  - Boats
  - o RVs and Campers
  - Lines of Credit
  - Wood Stoves
  - Commercial Loans
    - o Real estate purchase
    - o Business purchase
    - Investment property purchase
    - Equipment purchase
    - Inventory
    - o Land Development
    - o Refinance
    - Lines of Credit
    - Letters of Credit
    - o Floor Plan
- Agriculture:
  - o Land purchase
  - Equipment purchase
  - Input purchase
  - Livestock purchase
  - Lines of Credit
  - o Refinance
  - Refinance land contracts
  - Seasonal payment option