



DEPOSIT PRODUCTS

- Free Checking
- Relationship Checking
- Activity Checking
- Health Savings Accounts
- Statement Savings
- Club Accounts
- Emerald Money Market Checking
- Certificates of Deposit
- Traditional IRA
- Roth IRA
- SEP IRA
- Business Checking Accounts
- Business Statement Savings Accounts
- Business Money Market Accounts
- Non-Profit Accounts
- IOLTA Accounts

TREASURY MANAGEMENT SERVICES

- Account Reconciliation
- ACH Block
- ACH Origination Services
- ACH Filters
- Bill Pay
- Loan Payment
- Business Online Banking
- Electronic Data Information (EDI Reporting)
- Lock Box Service
- Mobile Check Deposit
- Money Management
- Positive Pay
- Remote Deposit Capture
- Sweep Activities
- Funds Transfer
- Wire Transfer Outgoing Domestic & International
- Wire Transfer Incoming Domestic & International

OTHER PRODUCTS & SERVICES

- Account Reconciliation Assistance
- Consumer Bill Pay
- External Loan Payment
- Escrow Reporting
- eStatements
- Instant Issue Debit Cards
- Automatic Teller Machines (ATM)
- Merchant Services
- Mobile Banking
- Money Orders/Cashier's Checks
- Online Deposit Account Opening
- Overdraft Savings Sweep
- Personal Online Banking
- Safe Deposit Boxes
- Text Banking
- AI "Penny" Avatar
- Digital Banking (Online & Mobile)
- Live Chat
- SavvyMoney/Free Credit Score
- Telephone Banking
- Automatic Transfers
- Website Accessibility & Information
- Wire Transfer Outgoing Domestic & International
- Wire Transfer Incoming Domestic & International
- Coin & Currency Ordering
- Coin Counting Machines
- Money Management

COMMERCIAL, BUSINESS BANKING & GOVERNMENT BANKING

- Commercial Construction
- Commercial Development Loans
- Commercial Lines of Credit
- Commercial Term Loans
- Commercial Vehicle Loans
- Commercial Real Estate
- Credit Cards -Business*
- Municipal Lending
- Nonprofit Lending
- Participation Loans
- SBA Express Preferred Lender - SBA Programs
- Term Loans
- Letters of Credit

*Elan Financial Services is the creditor, issuer and servicer of all credit card programs

MORTGAGE & HOME EQUITY LOANS*

- Bridge Interim Financing
- Construction to Permanent Home Financing
- Home Equity Loans
- Home Equity Lines of Credit
- Land Loans
- 1-4 Family Fixed and ARM financing options
- Manufactured Homes on owned land
- Medical and Dental Professionals Program
- Affordable Housing Programs: In-house and Secondary Market**
- First Time Home Buyer Education
- First Time Home Buyer Programs
- 40 year Amortization Product for first time home buyers
- Affordable Housing Programs
- FNMA Home Ready
- Home Possible
- FHLB Equity Builder Program
- FHLB Housing Our Workforce Program
- FHLB Lift Up Homeownership Program

*Mortgage Insurance Programs may be available

**Based on income eligibility requirements

CONSUMER LOANS

- Boat Loans
- Credit Builder Loan
- Credit Builder Credit Card*
- Credit Cards -Consumer*
- Cash Secured Loans
- Mass Save Heat Loans
- Overdraft Line of Credit
- Personal Loans ((un) secured)
- Small Dollar Loans
- Vehicle Loans

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