



Pentucket Bank Products & Services

DEPOSIT PRODUCTS
<ul style="list-style-type: none"> Basic Banking - Free Personal Checking* Rewards Checking Relationship Checking Premier Relationship Checking Plus Freedom Checking Lifeline 18/65 Checking* Student Checking Health Savings Accounts Basic Banking - Statement Savings* Holiday Club Money Market Certificates of Deposit Traditional IRA Roth IRA SEP IRA Business Checking Corporate Checking Business Statement Savings Business Money Market Non Profit Checking IOLTA Checking
*Pentucket Bank listed on Basic Banking website

TREASURY MANAGEMENT SERVICES
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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*
<ul style="list-style-type: none"> 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 Programs**
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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
*Elan Financial Services is the creditor, issuer and servicer of all credit card programs