



CRA Public File as of March 22, 2021

List of Personal and Business Products and Services

Personal Checking Accounts

- Lifetime Free Checking
- Direct Interest Checking
- 50+ Interest Checking
- Premium Interest Checking

Business Checking Accounts

- Analysis Checking
- Business Checking
- Lifetime Free Business Checking

Money Market Accounts Offer Tiered Savings

- Personal and Business

Certificates of Deposit (CDs)

- Personal and Business

Year-Round Christmas Club

- Personal Only

Individual Retirement Accounts (IRAs)

- Traditional IRA
- Roth IRA
- Coverdell Education Savings Account

Personal Savings Account

Business Savings Account

Treasury Services

Merchant Services

Personal Loans

- Mortgage
 - Conventional Loans
 - FHA Loans
 - USDA Loans
 - VA Loans
 - HARP Loans
- Home Equity Line of Credit (HELOC)
- Home Equity Loans
- Auto
- Home Improvement
- Personal
- Real Estate
- Unsecured Personal Loans

Business Loans

- Business
- Community Development Lending
- Construction
- Land Acquisition and Development
- Farm
- Payroll Protection Program

Services

- Personal and Business
 - ATM's in 5 locations
 - ATM Locator
 - Bill Payment
 - Card Valet
 - Cash Advances
 - Certificate of Deposit Account Registry System (CDARS)
 - Check Orders
 - Credit Cards
 - CreditSense
 - Debit Card
 - Digital Toolkit (Personal Only)
 - eStatements
 - eSwitch2Carter (Personal Only)
 - Merchant Services (Business Only)
 - Mortgage2Go
 - Online Account Opening
 - Online and Mobile Banking
 - Overdraft Transfer Service
 - Safe Deposit Box
 - Telephone Banking
 - Treasury Services (Business Only)
 - Way2Save
 - Wire Transfer
 - Zelle (Personal Only)