



## CRA Public File Updated as of April 1, 2023

### List of Personal and Business Products and Services

#### Personal Checking Accounts

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

#### Business Checking Accounts

- Analysis Checking
- Business 250 Checking
- Business 500 Checking

#### Money Market Accounts

- 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

#### Personal Loans

- Mortgage
  - Conventional Loans
  - FHA Loans
  - USDA Loans
  - VA Loans
  - Portfolio Loans
  - Down Payment Assistance/Grant Program Loans
  - Construction-to-Permanent
- Home Equity Line of Credit (HELOC)
- Auto
- Home Improvement
- Personal
- Real Estate

#### Business Loans

- Business
  - SBA 504 Loans
- Community Development Lending
  - Tax Credit Lending
    - Historic Tax Credits
    - New Market Tax Credits
    - Low Income Housing Tax Credits
  - Non-Profit Loans
- Construction
- Land Acquisition and Development
- Farm

#### Services

- Automated Teller Machines (ATMs)
  - ATMs available at participating branch locations
  - MoneyPass ATM Locator – Approximately 40,000 ATMs accessible nationwide surcharge free
- Carter Ca\$h Savings (Personal Only)
- Cash Advances
- Certificate of Deposit Account Registry System (CDARS)
- Check Orders
- Credit Cards
- Debit Cards
- Digital Toolkit
  - Zelle (Personal Only)
  - Carter on the Go
  - eStatements
  - Card Valet
  - Digital Wallet
  - eSwitch2Carter (Personal Only)
  - Mobile Deposit
  - Bill Pay (Personal Only)
  - Credit Sense (Personal Only)
  - Click to Pay
  - Internal/External Transfers
  - Account Alerts
- Employee Retention Credit (Business Only)
- Instant Issue Debit Cards
- Insurance
- Merchant Services (Business Only)
- Mortgage2Go (Personal Only)
- Online Account Opening
- Overdraft Transfer Service
- Safe Deposit Box
- Telephone Banking
- Treasury Services (Business Only)
  - Account Management
    - Electronic Payments (ACH)
    - Income and Outgoing Wire Transfer
    - Bill Pay
  - Cash Flow Management
    - Zero Balance Account
    - Sweep Account
  - Cash Management
    - Electronic Receivables (ACH)
    - Remote Deposit Capture
- Way2Save (Personal Only)
- Wire Transfer