



CRA Public File Updated as of April 1, 2023

List of Personal Products Offered Through Varsity Financial Services

Personal Checking Accounts

- Varsity Campus Checking
- Varsity Interest Checking
- Varsity Premium Checking

Money Market Account Offer Tiered Savings

- Varsity Money Market

Certificates of Deposit (CDs)

- Varsity Certificate of Deposits

Personal Savings Account

- Varsity Savings Account

Services

- Automated Teller Machines (ATMs)
 - ATMs available at participating Varsity locations
 - MoneyPass ATM Locator – Approximately 40,000 ATMs accessible nationwide surcharge free
- Automatic Overdraft Service
- Check Orders
- Debit Card
- Digital Toolkit
 - Mobile Banking
 - eStatements
 - Card Valet
 - Digital Wallet
 - eSwitch2Varsity
 - Mobile Deposit
 - Bill Pay
 - Zelle
 - Credit Sense
 - Internal/External Transfers
 - Account Alerts
- Online Account Opening



Disclaimer: Carter Bank & Trust and Varsity Financial Services (a banking division of Carter Bank & Trust) deposits are combined for determining the amount of FDIC deposit insurance, and are insured by the FDIC.