

## Personal Banking

### Deposit Accounts:

- Checking
- Savings
- Money Market
- Certificates of Deposits
- IRA's
- Private Banking Checking
- Private Banking Money Market
- Private Banking Sweep

### Loans:

- Mortgages
  - Conventional Fixed
  - Conventional Adjustable
  - Jumbo
  - FHA/VA\*
  - Construction
  - Renovation
  - Lot
  - Bridge

### Consumer

- Home Equity Lines of Credit
- Home Equity Term Loans
- Vehicle Loans
- Installment Secured Loans
- Checking Overdraft Lines of Credit
- Deposit Secured Loans
- Fix It Funds
- Private Banking Home Equity Line of Credit
- Private Banking Liquidity Line of Credit/Term Note
- Private Banking Time Note
- Private Banking Unsecured Line of Credit/Term Note
- Private Banking Draw Note - Secured
- Private Banking Overdraft Line of Credit

### Services:

- Card Services
  - ATM
  - Debit Card
  - Consumer Credit Cards\*
  - Private Banking Credit Card\*
- Online/Telephone Services
  - Online Account Opening
  - Online Banking and Bill Payment
  - Mobile Banking
  - Telephone Banking
- Checking Overdraft Protection
- Safe Deposits Boxes (Some locations)
- ACH and Wires

\* Underwriting and loan service provided by third party.