

Banking Products and Services

As of 4/1/2025



Agency Banking

Deposit Accounts:

- Checking
- Savings
- Money Market
- Certificates of Deposits
- IRA's

Loans:

- Commercial Insurance Premium Financing
- Life Insurance Premium Financing
- Lines of Credit
- Term Loans
- Commercial Real Estate
- Acquisition Financing
- Commercial Construction
- Letter of Credit
- Program Lending
 - SBA (Small Business Administration)
 - USDA
 - Ohio Collateral Enhancement
 - Ohio GrowNOW Program
 - Ohio Regional 166 Direct Loan

Treasury Management:

- Cash Sweeps
- Positive Pay
- Account Reconciliation
- Lock Box
- ACH and Wires

Services:

- Card Services
 - ATM
 - Debit Card
 - Credit Cards*
- Online/Telephone Services
 - Online Banking
 - Cash Management
 - Bill Payment
 - Mobile Banking
 - Telephone Banking
- Remote Deposit Capture
- Merchant Card Services*

* Referred to a third-party.