

Old Second National Bank



Products and Services (4.1.25)

Personal Banking	Commercial Banking & Cash Management
Interest Checking Non-Interest Checking Bank On Certified Checking Savings Accounts (<i>including minor savings</i>) Money Markets Health Savings Accounts Certificate of Deposits Individual Retirement Accounts (<i>Traditional and Roth</i>) Safe Deposit Boxes Overdraft Interest Free Repayment Program Unsecured Personal Loans Secured Personal Loans (including vehicle) Credit Cards (<i>VISA / Secured Cards</i>) Cashier's Checks (<i>customers</i>) Money Orders (<i>customers</i>) Direct Deposit MasterCard / Debit Cards Visa Gift Cards Member of Allpoint Surcharge Free ATM Network ATMs at each Branch and other locations eStatements/Paper Statements with Images O2 Digital Banking / Mobile Banking Email and Text Balance and Activity Alerts Infoline 24 / 7 Telephone Banking Mobile Deposit Person to Person Money Transfer Bank to Bank Transfers Online Financial Management Online Bill Payment PrimeTime Club (<i>over 55</i>) Financial Calculators on Web Site Notary and Signature Guarantee Services (<i>customers</i>) O2 Card Management Foreign Currency Wire Transfers ACH	Commercial Checking Small Business Checking Non-Profit/Organization Checking Savings Money Markets Certificate of Deposits CDARS Sweep Accounts (<i>on balance and off balance</i>) Repo Sweep Accounts SEPP (<i>Simplified Employee Pension Plan</i>) Health Savings Accounts Commercial Terms Loans Commercial Real Estate Loans Construction Loans SBA 504, 7A Small Business Loans and Lines Agricultural Credit Lines of Credit Letters of Credit Commercial Treasury Management Small Business Cash Management Business Manager Accounts Receivable Financing ACH (<i>outgoing and incoming</i>) Remote Deposit Capture / Mobile Deposit Lockbox (<i>USPS or Electronic</i>) Electronic Data Interchange (<i>EDI</i>) Merchant Card Processing (<i>Terminal and Mobile</i>) Payroll Services Controlled Disbursement Positive Pay MasterCard Debit / ATM Cards Mastercard PayDay Payroll Cards VISA Business Cards with Rewards ATM Deposit and Night Drop Services Customer Pay Portal for Web O2 Digital Banking / Mobile Banking Email and Text Alerts Retirement Services (<i>IRA, 401k</i>) Security Manager Passcode Authentication Software Deposit Account Control Agreement Equipment Leasing
Residential Credit	
Conventional Mortgages Adjustable Rate Mortgages Specilaized Terms (<i>FHA / VA / IHDA / USDA</i>) Construction Loans and Permanent Financing Investment Real Estate Financing Mortgage Pre-qualifications	Jumbo Mortgages Down Payment / Closing Cost Assistance Programs Home Equity Fixed Term Loans Home Equity Lines of Credit Lot Loans