

Old Second National Bank



Products and Services (4.1.26)

Personal Banking	Commercial Banking & Treasury Management
Interest Checking	Commercial/Analysis Checking
Non-Interest Checking	Small Business Checking
Bank On Certified Checking	Non-Profit/Organization Checking
Savings Accounts (<i>including minor savings</i>)	Savings
Money Markets	Money Markets
Health Savings Accounts	Certificate of Deposits
Certificate of Deposits	CDARS
Individual Retirement Accounts (<i>Traditional and Roth</i>)	Sweep Accounts (<i>on balance and off balance</i>)
Safe Deposit Boxes	Repo Sweep Accounts
Overdraft Interest Free Repayment Program	Commercial Terms Loans
Unsecured Personal Loans	Commercial Real Estate Loans
Secured Personal Loans (including vehicle)	Construction Loans
Credit Cards (<i>VISA / Secured Cards</i>)	SBA 504, 7A
Cashier's Checks (<i>customers</i>)	Small Business Loans and Lines
Money Orders (<i>customers</i>)	Agricultural Credit
Direct Deposit	Lines of Credit
MasterCard / Debit Cards	Letters of Credit
Visa Gift Cards	Commercial Treasury Management
Member of Allpoint Surcharge Free ATM Network	Business Mgr Accounts Receivable Financing
ATMs at each Branch and other locations	ACH Origination
eStatements/Paper Statements with Images	Remote Deposit Capture / Mobile Deposit
O2 Digital Banking / Mobile Banking	Lockbox (<i>USPS or Electronic</i>)
Email and Text Balance and Activity Alerts	Electronic Data Interchange (<i>EDI</i>)
Infoline 24 / 7 Telephone Banking	Merchant Card Processing (<i>Terminal / Mobile</i>)
Mobile Deposit	Controlled Disbursement
Person to Person Money Transfer	Positive Pay (Check and ACH)
Bank to Bank Transfers	MasterCard Debit / ATM Cards
Online Financial Management	Mastercard PayDay Payroll Cards
Online Bill Payment	Business Credit Cards
PrimeTime Club (<i>over 55</i>)	ATM Deposit and Night Drop Services
Financial Calculators on Web Site	Customer Payment Portal for Web
Notary and Signature Guarantee Services (<i>customers</i>)	Online / Mobile Banking
O2 Card Management	Email and Text Alerts
Foreign Currency	Security Token Authentication Software
Wire Transfers	Deposit Account Control Agreement
ACH	Equipment Leasing
	Wires (Foreign, Domestic, Foreign Exchange)
	Online Bill Pay
	Bulk Check Issuance
	Fed Payments Reporter

Residential Credit	
Conventional Mortgages	Jumbo Mortgages
Adjustable Rate Mortgages	Down Payment / Closing Cost Assistance Programs
Specilaized Terms (<i>FHA / VA / IHDA / USDA</i>)	Home Equity Fixed Term Loans
Construction Loans and Permanent Financing	Home Equity Lines of Credit
Investment Real Estate Financing	Lot Loans
Mortgage Pre-qualifications	