

<p>Personal Banking</p> <ul style="list-style-type: none"> - Interest Checking - Non-Interest Checking - No Fee Senior Checking (over 65) - Savings Accounts (including minor savings) - Money Markets - Health Savings Accounts - Certificate of Deposits - Individual Retirement Accounts (Traditional and Roth) - Safe Deposit Boxes - Overdraft Interest Free Repayment Program - Unsecured Personal Loans - Secured Personal Loans (including vehicle) - Credit Cards (VISA/American Express/Secured Cards) - Cashier's Checks - Money Orders (customers and non-customers) - Direct Deposit - Discover Debit/ATM Cards - Gift Cards - Reloadable Prepaid Debit Cards - Payday Cards - Member of MoneyPass Surcharge Free ATM Network - ATMs at each Branch and other locations - eStatements/Paper Statements with Images - Online Banking/Mobile Banking/Text Banking - Email and Text Balance and Activity Alerts - Infoline 24/7 Telephone Banking - Mobile Scan and Deposit - Person to Person Money Transfer - Bank to Bank Transfers - Online Financial Management - Online Bill Payment - PrimeTime Club (over 55) - Checking Navigator Tutorial on Web Site - Financial Calculators on Web Site - Notary and Signature Guarantee Services - SecureLock App - Foreign Currency - Wire Transfers - ACH 	<p>Commercial Banking & Cash Management</p> <ul style="list-style-type: none"> - Commercial Checking - Small Business Checking - Non-Profit/Organization Checking - Savings - Money Markets - Certificate of Deposits - CDARS - Sweep Accounts (on balance and off balance) - Repo Sweep Accounts - SEPP (Simplified Employee Pension Plan) - Health Savings Accounts - Commercial Terms Loans - Commercial Real Estate Loans - Construction Loans - SBA 504 and SBA 7A Programs through the SBA - Small Business Loans and Lines - Lines of Credit - Letters of Credit - Commercial Treasury Management - Small Business Cash Management - Business Manager Accounts Receivable Financing - ACH (outgoing and incoming) - Remote Deposit Capture/Remote Deposit Scan/Mobile Deposit - Lockbox (USPS or Electronic) - Electronic Data Interchange (EDI) - Merchant Card Processing (Terminal and Mobile) - Payroll Services - Controlled Disbursement - Positive Pay - Discover or MasterCard Debit/ATM Cards - Debit Rewards - VISA PayDay Payroll Cards - VISA Business Cards with Rewards - ATM Deposit and Night Drop Services - Customer Pay Portal for Web - Online Banking/Mobile Banking/Text Banking - Email and Text Alerts - Retirement Services (IRA, 401k) - Trusteer Security Software for Business Online Banking - Security Manager Passcode Authentication Software - Deposit Account Control Agreement - Equipment Leasing
<p>Residential Mortgage</p> <ul style="list-style-type: none"> - Conventional Mortgages - Adjustable Rate Mortgages - Construction Loans and Permanent Financing - Investment Real Estate Financing - Mortgage Pre-qualifications - Lot Loans - Bridge Loans - FHA/VA/IHDA/USDA Loans - Home Equity Fixed Term Loans - Home Equity Lines of Credit 	<p>Corporate Services</p> <ul style="list-style-type: none"> - Cash Balance Plans - Defined Benefit Pension Plans - Profit Sharing Plans - Keogh Retirement Accounts - Money Purchase Pension Plans - 401k Deferred Compensation Plans - Prototype Retirement Benefit Plans - Defined Contribution Plans
<p>Trust Services</p> <ul style="list-style-type: none"> - Retirement and Estate Planning - Personal Trust Management - Investment Management Accounts - Investment Advisory Services (including River Street Advisors Inc.) - Estate Administration - IRAs - Charitable Trust Management - Guardianships - Land Trusts - Life Insurance Trusts - 1031 Exchange Real Estate Trusts - Corporate Cash Management - Employee Benefit Plans - Financial Planning 	<p>Investment Center</p> <ul style="list-style-type: none"> - Personal Financial Planning - Non-FDIC insured Investments Provided by LPL Investment Services Inc. (a registered broker/dealer and member NASD, SIPC. Includes the following) <ul style="list-style-type: none"> - Mutual Funds - Stocks - Bonds - Securities - Annuities - Insurance - Employee Benefit Plans