

## **List of Services**

### **Albany Branch**

- Checking
  - Regular Checking, Club Checking, Student Checking, Senior Checking and Personal NOW Checking
  - Commercial Checking and Commercial Now Checking
- Savings
  - Regular Savings
  - Personal IMMA
  - Commercial IMMA
  - Certificate of Deposit (including IRA's)
- Loan
  - Consumer (Ready Reserve Overdraft protection, Automotive, Recreational, Debt Consolidation, Unsecured, Mobile Homes (without land), Home Equity Lines of Credit- ("SMARTLINE"))
  - Agricultural (Crop Production, Equipment, Real Estate (Large Tract), Livestock, Irrigation, Operating Capital)
  - Mortgage (Primary Residence: Purchase or Refinance, Construction, Home Improvement and Second Mortgages, Mobile Homes with Land Ownership, Vacation and Second Homes, Home Equity Lines of Credit-\$SMARTLINE), Secondary-Market Mortgages
  - Commercial (Business Purchase and Refinance, Business Lines of Credit, Construction, Commercial and Investment Real Estate, Equipment, Working Capital (Short and Long Term))
- Additional Services
  - Automatic Funds Transfer & Wire Transfer, Online Banking, E-Statements, Mobile Banking, Zelle Peer to Peer Pay, Cashier Checks & Money Orders, Drive-Thru and Night Depository Services, Notary & Fax Services, Debit Cards, Branded Visa Gift Cards, Cash Advances, U.S. Savings Bonds (redeem only), Bank by Mail, Deposit Taking ATM