

# Products & Services

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## Deposit Products:

- Personal
  - Checking Account
  - NOW Account
  - Money Market Account
  - Free Student Checking (age 25 and under)
  - Superior Club (Age 60+)
    - No Service Charge Checking
    - Free Cashier Checks
    - Discounts on Check Orders
  - Savings Account
  - Certificate of Deposit Accounts
  - IRA Accounts
  - Christmas Club Accounts
- Business
  - Business Checking Account
  - Business Money Market Account
  - Business Savings Account
  - Certificate of Deposit Accounts
  - Sweep Accounts

## Loan Products:

- Personal
  - Vehicle Loans
  - Recreational Vehicle Loans
  - Construction Loans
  - Real Estate Loans
  - Credit Cards
- Mortgage
  - Adjustable Rate Mortgages (ARM)
  - Fixed Rate Mortgage Loan (Offered through Secondary Market)
  - Home Equity Line of Credit
- Business
  - Commercial Real Estate Loans
  - Equipment Loans
  - Construction Loans
  - Operating Line of Credit
  - Business Credit Cards
- Agricultural
  - Real Estate Loans
  - Equipment Loans
  - Production Loans
  - Livestock Loans

## Other Services:

- Free Notary Services
- Free Bank by Mail
- Free Online & Mobile Banking (no charge for Bill Pay)
- SavvyMoney (Free Credit Score monitoring for online banking users)
- Customized online and mobile Alerts
- Debit, ATM and Credit Cards
- Voice Banking (24 hour banking by phone)
- Cashier's Checks & Money Orders
- Wire Transfers
- Automatics Transfers
- External Loan Payments