

## Products & Services

### Deposit Services

Simple Cash Back  
Interest Rewards  
Premier  
Personal Savings  
Money Market  
Certificates of Deposit  
Coverdell Savings Accounts  
Roth IRA  
Traditional IRA  
HSA's Personal  
First time homebuyer Savings Acct

### Commercial Services

Small Business Checking Accounts  
Commercial Checking  
Commercial Checking with Interest  
Non-Profit Checking Accounts  
Business Savings  
Commercial Money Market  
Health Savings Account-Business  
Business Credit Cards  
Business Debit Cards  
Sweep Accounts-Repurchase Agreements  
Merchant Credit Card Processing  
Business Online Banking  
Remote Deposit Capture-EZ eDeposit  
SEP's

### Electronic Banking Services

Personal Debit Cards  
Personal Credit Cards  
Online Banking  
Online Bill Pay  
Online Statements  
Money Management  
Turbo Tax  
Mobile Banking  
Text Banking  
Mobile Deposit  
Mobile Wallet  
Telephone Banking/Touch Tone Teller

### Loan Services

Agriculture Loans  
Beginning Farmer Loans  
Commercial Equipment Financing  
Commercial Lines of Credit  
Commercial Loans  
Commercial Real Estate Financing  
Construction loans  
Consumer Loans  
Home Equity Lines of Credit  
Home Equity Loans  
IFA loans, RD, FHA, VA  
Installment Loans  
Letters of Credit  
Real Estate Loans In house  
Real Estate Loans Secondary Mkt  
SBA Loan Program

### Other Services

Account Research/Reconciliation  
Automatic & ACH Transfers  
Balance Transfers  
Cashier Checks  
Check Orders  
Direct Deposit  
DocuSign  
Fax & Photocopies  
Foreign Currency – FNB  
ID TheftSmart-Credit Monitoring  
ID TheftSmart Restoration  
Mastercard and Visa cash Advances  
Medallion Signature Guarantee  
Notary  
Power Banking-automatic transfers from  
Checking to savings  
Safe Deposit Boxes  
Savings Bond Redemption  
Stop Payments  
Wire Transfers