



## Products & Services

### Deposit Services

- Simple Cash Back
- Interest Rewards
- Premier
- Personal Savings
- Money Market
- Certificates of Deposit
- Coverdell Savings Accounts
- Roth IRA
- Traditional IRA
- Health Savings Accounts-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
- SEPs

### Electronic Banking Services

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

### Loan Services

- Agricultural 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 Market
- SBA Loan Program

### Other Services

- Account Research/Reconciliation
- Automatic & ACH Transfers
- Balance Transfers
- Cashiers 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 account per month
- RSB Super Savers Club for Kids
- Safe Deposit Boxes
- Savings Bonds Redemption
- Stop Payments
- Wire Transfers

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