

SECTION 5

List of Retail Banking Services

(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (*e.g.*, ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

LIST OF RETAIL BANKING SERVICES

The following is a list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

LENDING PRODUCTS:

Mortgage Loans

- Fixed rate mortgage loans
- ARM loans with fixed rate conversion options
- One-time closing construction loans
- Home equity loans, including installment and line-of-credit loans
- Higher LTV financing may be available with private mortgage insurance
- Non-Owner Occupied Residential Real Estate Loans

Consumer Loans

- Including autos, light trucks, boats, and RVs
- Also personal watercraft, snowmobiles, motorcycles, and ATVs

DEPOSIT PRODUCTS:

Deposit Accounts

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Health Savings Accounts

Deposit Services

- Safe Deposit Boxes
- FDIC Insurance
- 24-Hour Depository
- 24-Hour VISA Debit (Check) Cards
- Notary Service
- Five-Lane Drive-Up
- Bank by Mail
- ACH Deposit/Payment