



CREDIT AND DEPOSIT SERVICES OFFERED	
CREDIT SERVICES	DEPOSIT SERVICES
<p><b>Commercial Loans</b> <i>(Single Pay, Balloon Note, or Amortized)</i></p> <ul style="list-style-type: none"> <li>• Line of Credit</li> <li>• Construction</li> <li>• Real Estate</li> <li>• Letter of Credit</li> <li>• Inventory, Equipment, Accounts Receivable</li> <li>• SBA Loans</li> <li>• Small Business Loans</li> </ul> <p><b>Residential Loans</b> <i>(Fixed Rate and Term, ARM Loans, Balloon or Single)</i></p> <ul style="list-style-type: none"> <li>• Residential Construction</li> <li>• Residential Mortgage</li> <li>• Investment Real Estate</li> <li>• Land Only</li> <li>• Home Equity</li> <li>• Bridge Loans</li> </ul> <p><b>Consumer Loans</b> <i>(Single Pay or Term Loans)</i></p> <ul style="list-style-type: none"> <li>• Unsecured</li> <li>• Vehicle</li> <li>• Jet Ski, Motorcycle</li> <li>• Recreational Vehicles (RV)</li> <li>• All-Terrain Vehicles (ATV)</li> <li>• Marine and Aircraft</li> <li>• Boat Slips</li> <li>• Overdraft Protection Line of Credit</li> <li>• CD-secured</li> <li>• Stock, Cash Value of Life Insurance (CVLI)-secured</li> </ul>	<p><b>Personal Accounts</b></p> <ul style="list-style-type: none"> <li>• Local. CSB Checking</li> <li>• Local. Elite Checking</li> <li>• Local. Premier Checking</li> <li>• Local. Money Market</li> <li>• Local. Premier Money Market</li> <li>• Local. High Yield Money Market</li> <li>• Local. Savings</li> <li>• Local. Minor Savings</li> </ul> <p><b>Business Accounts</b></p> <ul style="list-style-type: none"> <li>• Local. Small Business Checking</li> <li>• Local. Commercial Checking</li> <li>• Local. Business Interest Checking</li> <li>• Local. Business Money Market</li> <li>• Local. High Yield Business Money Market</li> <li>• Local. Premier Business Money Market</li> <li>• Local. Business Savings</li> <li>• Local. IOLTA</li> </ul> <p><b>Time Investments</b></p> <ul style="list-style-type: none"> <li>• Certificates of Deposit</li> <li>• Individual Retirement Accounts</li> <li>• Local. Business CDs</li> </ul> <p><b>Services</b></p> <ul style="list-style-type: none"> <li>• Online Banking and Bill Pay (Consumer and Commercial)</li> <li>• Debit Cards (Consumer and Commercial)</li> <li>• Overdraft Protection (Consumer and Commercial)</li> <li>• Funds Transfer (Wire) Services (Consumer and Commercial)</li> <li>• Automated Teller Machine <b>(All Branches except Sun City)</b></li> <li>• Zelle (Person to Person Transfers)</li> <li>• Apple Pay, Google Pay, and Samsung Pay</li> <li>• Mobile Banking/Mobile Deposit</li> <li>• Telephone Banking</li> </ul>