



Community Reinvestment Act Products and Services

- **Consumer and Business Interest and Non-Interest-Bearing Checking Accounts**
- **Savings Accounts**
- **Money Market Accounts**
- **Certificates of Deposit**
- **IRA's**
- **Health Savings Accounts**
- **ACH Origination**
- **Online Banking**
- **Consumer Bill Pay**
- **Mobile Banking with Branded Mobile Application**
- **Mobile Deposit Capture**
- **Quicken/Quick Books Internet Banking Download Capabilities**
- **Consumer Loans**
- **Commercial Loans**
- **Obligations and Political Loans**
- **Construction and Land Development Loans**
- **Agricultural Loans**
- **Agricultural Real Estate Loans**
- **1-4 Family Non-Owner-Occupied Loans**
- **5+ Family Residential Non-Owner-Occupied Loans**
- **Commercial Real Estate Loans**
- **Automobile Loans**
- **Merchant Source Deposit Capture**
- **Merchant Credit Card Processing**

- **Overdraft Privilege**
- **Secondary Market Mortgage Loans**
- **Home Equity Lines of Credit**
- **Flexible Certificates of Deposit**
- **BaZing Personal Checking (Premier and Elite includes the following)**
 - **Roadside Assistance**
 - **Cell Phone Replacement**
 - **Travel Discounts**
 - **ID Theft Aid**
 - **Local Merchant Exclusive Deals**
 - **Health Savings**
 - **Accidental Death Insurance**
 - **Convenient App to manage all of the benefits**
- **Debit Cards with MobiMoney App**
- **Trust Services**

Please see details on this website for information about individual products.