



## **Community Reinvestment Act Products and Services**

- **Consumer and Business Interest and Non-Interest-Bearing Checking Accounts**
- **Consumer & Business 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 (personal loans)**
- **Commercial Loans (equipment & term loans, business lines of credit)**
- **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 Card Management**
- **Trust Services**
- **Surcharge Free ATMs**

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