

**State Bank Financial**  
**List of Products, Services & Tools**

**Personal Products & Services**

**Personal Checking Accounts**

- E-Checking Account
- Basic Checking Account
- Independence Checking Account
- Choice Checking Account
- Fifty Checking Account
- Concierge Club Checking Account

**Personal Savings Accounts**

- Savings Account
- Preferred Money Market
- Certificate of Deposits (CDs)
- Health Savings Account (HSA)
- Individual Retirement Account (IRA)
- Concierge Club Savings Account

**Personal Account Services**

- Online Banking
- Mobile Banking
- Mobile Deposit
- Mobile Payments
- VISA® Debit Card
- VISA® Debit Card Controls via Mobile Banking application
- Zelle®
- Bill Pay
- eStatements
- Financial Check Up
- Online Deposit Account Opening
- Overdraft Protection
- Automatic Transfers
- Apple Pay & Samsung Pay

## **Personal Loans**

- Auto Loan
- Recreational Vehicle Loan
- Personal Loan
- Personal Line of Credit
- Concierge Personal Line of Credit
- VISA® Credit Card

## **Home Loans**

- Home Mortgage Loans
- Home Equity Loans
- Home Equity Lines of Credit (HELOC)
- Fixed Rate Mortgage Loan
- First Time Home Buyer Loan Programs
- Low Down Payment Loan Programs
- Adjustable-Rate Mortgage Loan (ARM)
- Residential Lot Loan
- Construction Loan
- 1-4 Family Investment Loans
- Refinancing Loan options

## **Business Products & Services**

### **Business Checking Accounts**

- Business Simplifier Checking
- Business Maximizer Checking
- Business Analyzed Checking
- Interest on Lawyers Trust Account (IOLTA)
- Interest-Bearing Real Estate Trust Account (IBRETA)

### **Business Savings Accounts**

- Regular Business Savings
- Business Preferred Money Market
- Business Certificate of Deposit (CDs)

## **Treasury Management Solutions**

- Collections Solutions
  - Merchant Card Processing
  - Remote Deposit Capture
  - ACH Debit (Automatic Clearing House)
- Optimization & Risk Management
  - Fraud Protection with Positive Pay for checks & ACH
  - Account Reconciliation Plan (ARP)
  - Loan Sweep Service
  - CD-ROM Statements
  - Electronic Data Interchange (EDI) Reporting
- Disbursement Solutions
  - Automated Clearing House (ACH)
  - Direct Deposit
  - Wire Transfers
  - Electronic Federal Tax Payment (EFTPS)
  - VISA® Purchasing Cards

## **Business Account Services**

- Online Banking
- Mobile Banking
- Mobile Deposit
- Mobile Payments
- VISA® Business Debit Card
- Zelle®
- Bill Pay
- eStatements
- Financial Check Up

## **Business & Agriculture Loans**

- Business Term Loans
- Business Lines of Credit
- Commercial Real Estate Loans
- Equipment Loans & Leasing
- Agriculture Loans
- Letters of Credit
- Small Business Administration (SBA) Loans
- VISA® Business Credit Cards

## **Wealth Management**

### **Investments**

- Offered through Raymond James Financial Services, Inc.

## **Additional Services & Tools**

### **Services**

- Direct Deposit
- 24/7 Phone Banking System
- Gift Cards
- Teller Services
  - Cashier's Checks
  - Money Orders
  - Coin Counting
- Wire Transfers
- Night Depository Services
- Medallion Signature Guarantee
- Notary Public Services
- Safe Deposit Boxes (located at all locations, except Marshfield)
- Foreign Currency Exchange services
- Canadian Check Collection
- Automatic Transfers
- Overdraft Protection
- Combined Statements
- Stop Payments
- Account Research
- Savings Bond redemption
- Check Images

### **Tools**

- Reorder Checks
- Lost or Stolen Card
- Financial Calculator
- Switch Kit
- Fraud & Security