



Retail Services

- Checking Accounts (Special 60+ and free checking account options)
- Business Checking Accounts
- Money Market Accounts
- Statement Savings Accounts (\$25 minimum to earn interest)
- Certificate of Deposits
- Individual Retirement Accounts (IRA's)
- Health Savings Accounts (HSA)
- Direct Deposit (Social Security, Disability, Pension, etc)
- Bank by Mail
- Online Banking
- Mobile Banking
- Telephone Banking
- Automated Teller Machines (ATM's)
- Remote Deposit Capture
- Wire Services
- Travel Cards
- Gift Cards
- Cashiers Checks
- Pre-authorized Payment Deductions
- Automatic Funds Transfers
- Telephone Transfers
- Online Bill Pay
- Overdraft Privilege
- Debit Mastercard
- Online account opening (Consumer Savings, Checking Accounts and Certificate of Deposits)
- Residential Real Estate Loans (Home Loans, Multi- Family, Construction, FTHB Program, FHLB Down-Payment Plus Affordable Housing Program, USDA, FHA, and VA)
- Home Equity Loans and Home Equity Lines of Credit
- Commercial Loans (Including automobile, recreational vehicle, personal loans)
- Elan Credit Card Services