



The Bank offers a full range of banking products and services to everyone in the market area with particular focus on the commercial customer. The following is a summary of the products and services offered.

PERSONAL SERVICES

Deposit Accounts

Checking Accounts
MMA Accounts
Savings Accounts
Certificates of Deposit
CDARS®
IRAs

Online Banking

Online Bill Payment/Transfers Account
Inquiry/Activity
Zelle
Mobile Banking
Mobile Deposit
My Mobile Money App

ATM/Debit Cards¹ (EMV Chip Enabled)

Account Access
Network Access

Lending Services

Mortgage Loans
 Conventional
 FHA/VA
 Rural Housing/USDA
 Construction
 Construction/Permanent
 Bridge Loans
 Doctor's Only Loans
Lines of Credit
Consumer Loans
Credit Card

Additional Services including:

Overdraft Protection
Mortgage Rate Match Review
Account Alerts
Bank-by-Mail
Night Drop
Educational Tutorials
ShareFile Secure Document Upload
Wire Transfer Services
Cashier's Checks

BUSINESS SERVICES

Treasury Management Services

ACH Origination
Remote Deposit Capture
Wire Transfer Services
Online Banking & Bill Payment
Positive Pay – Checks and ACH
Lockbox
Sweep Accounts
Zero Balance Accounts
Account Reconciliation
Business Debit Cards
Merchant Services
Courier Services
Bank-by-Mail
ICS-money market sweep accounts

Commercial Deposit Accounts

Checking Accounts
Interest Checking
MMA Accounts
Savings Accounts
Certificates of Deposit
CDARS®
Insured Cash SweepSM
IOLTA/IOTA Accounts

Commercial Lending Services

Commercial Real Estate Loans
Construction/Development Loans
Commercial Term Loans
SBA Loans
Standby Letters of Credit
Working Capital Line of Credit
Overdraft Protection
Business Credit Card
Account Alerts
Factoring
Mobile Banking
Mobile Deposits

All offices are open Monday-Friday; 8:30 A.M. to 5:00 P.M. The Perrysburg and Clarkston offices have a drive up available to the public and are open Monday-Friday at 8:30 A.M. to 5:00P.M. Additional appointment times may be available. The Bank maintains a Loan Production Office in Bryan and Findlay, Ohio for Commercial Lending purposes. All products and services are available at the branch locations. Customer services are supplemented by electronic access offered via online banking, online bill payment, mobile banking, and credit card access as well a website link to submit online mortgage applications or pre-qualification applications when shopping for a new home.

3/27/2024

¹ATM services are provided with foreign transaction fees waived up to \$30 or 10 transactions (whichever occurs first) per card per calendar month plus unlimited Debit Card transactions.