

TYPES OF CREDIT

Dollar Bank offers a wide range of credit products through its branch network. The types of credit available are reviewed by management on a regular basis to ensure that the products are meeting the needs of the community. All loans are made in accordance with uniform, non-discriminatory credit standards which are outlined in Dollar Bank's Loan Policies. Terms and conditions of the credit products may vary according to changes in the market and the availability of funds.

A. Consumer Loans

Unsecured Lines of Credit
Unsecured Consumer Term Loans
Home Improvement Loans
Home Equity Loans and Lines of Credit
Auto Loans
Boat/RV Loans
Credit Cards
Student Loans

B. Housing Loans for 1-4 Family Dwelling Units

Conventional 30 year, 20 year & 15 year Mortgages
Construction Loans
Adjustable Rate Mortgages (ARM)
Jumbo Mortgages
First Time Homebuyers and CRA Programs
FHA Mortgages
VA Mortgages

C. Commercial Loans

Mortgages
Equipment Loans
SBA Loans
Loans in conjunction with other Local, State and Federal Sources (i.e. USDA, PIDA, etc.)
Letters of Credit
Lines of Credit
Construction Financing
Revolving Credits
Employee Stock Ownership Plans (ESOP)
Acquisition and Development Financing
Term Loans
Vehicle Loans

D. Small Business Loans

Lines of Credit
Letters of Credit
SBA Loans
Loans in conjunction with other Local, State and Federal Sources
Commercial Mortgages
Construction Financing
Vehicle Loans
Term Loans (Permanent working capital & equipment)
Business Mastercard