## DEPOSIT PRODUCTS AND OTHER SERVICES

Free Checking No Minimum Checking **Everything Checking** No Overdraft Checking Access Checking **Statement Savings Passbook Savings Everything Savings Premier Savings** No Overdraft Savings Holiday Club Traditional CD Relationship CD **Rising Rate CD** CD Ladder No Penalty CD Bump-Up CD Individual Retirement Account Coverdell Education Savings Account **Direct Deposit** Debit Card ATM Card **Online Banking Online Bill Payment** Mobile Banking Mobile Deposit Person to Person Payment Text Message Banking Telephone Banking Account Alerts Dollar Bank App Safe Deposit Boxes **ATMs** Fraud Text Alerts

## **TYPES OF DEPOSIT PRODUCTS**

Dollar Bank offers a wide range of deposit products through its branch network. The types of deposit products available are reviewed by management on a regular basis to ensure that the products meet the needs of the community.

Personal Checking Free Checking No Minimum Checking Everything Checking Access Checking No Overdraft Checking	Business Savings Non-personal savings Non-personal money fund Repo/Sweeps Organizational Statement Savings
Private Banking Checking Private Banking Checking Private Banking Premium Checking	Personal Certificates of Deposit No Penalty CD Traditional Certificates Rising Rate Certificates Bump-up Certificates Relationship Certificates CD Ladder
Business Checking Non Personal Checking Free Business Checking Sweep Checking Business Checking with Interest Organization Checking with Interest IOLTA Checking	Business Certificates of Deposit Short Term Business Certificate Business Investment Certificate 91 day Business Certificate Municipal Certificate
Personal Savings Statement Savings Passbook Savings Access Savings Everything Savings Premier Savings Holiday Club	IRA/ QRP/ EDUCATION IRA Money Market Premium Money Market Traditional Term CD Relationship CD Ladder CD
Private Banking Savings Private Banking Savings Private Banking Premium Savings	

## LOAN PRODUCTS AND OTHER SERVICES

<u>Home Equity</u> Home Equity Line of Credit Interest-Only Home Equity Line of Credit Home Equity Fixed Rate Term Loan

<u>Mortgage</u> 15 Year Fixed Rate 20 Year Fixed Rate 30 Year Fixed Rate FHA 15 Year Fixed Rate FHA 30 Year Fixed Rate Rent-No-More Community Mortgage\* FHA, VA, FNMA Products for First Time Homeowners\* 3, 5, 7 year Adjustable Rate FHA Home Equity Conversion Mortgage\* PHFA Products for First Time Homeowners OHFA Products for First Time Homeowners

Other Home Works Home Improvement Loan\* Unsecured Personal Fixed Rate Loans Unsecured Personal Adjustable Rate Line of Credit Auto/ Boat / RV Loans Credit Cards Secured Credit Cards\* Student Loan Refinance Loans

\* Products developed to assist low to moderate income individuals and households.