**Products & Services**

**Deposit Services**

* Simple Cash Back Checking
* Interest Rewards Checking
* Premier Checking
* Personal Savings
* Money Market
* Certificates of Deposit
* Coverdell Savings Accounts
* Roth IRA
* Traditional IRA
* Health Savings Accounts-Personal

**Commercial Services**

* Small Business Checking Accounts
* Commercial Checking
* Commercial Checking with Interest
* Non-Profit Checking Accounts
* Business Savings
* Commercial Money Market
* Health Savings Account-Business
* Business Credit Cards
* Business Debit Cards
* Sweep Accounts-Repurchase Agreements
* Merchant Credit Card Processing
* Business Online Banking
* Remote Deposit Capture - EZ eDeposit

**Electronic Banking Services**

* Personal Debit Cards
* Personal Credit Cards
* Online Banking
* Online Bill Pay
* Online Statements
* Money ManagementTM
* Turbo Tax
* My Rewards
* Mobile Banking
* Text Banking
* Mobile Deposit
* Mobile Wallet

**Loan Services**

* Agricultural Loans
* Beginning Farmer Loans
* Commercial Equipment Financing
* Commercial Lines of Credit
* Commercial Loans
* Commercial Real Estate Financing
* Construction Loans
* Consumer Loans
* Home Equity Lines of Credit
* Home Equity Loans
* IFA Loans, RD, FHA, VA
* Installment Loans
* Letters of Credit
* Real Estate Loans – In-House
* Real Estate Loans – Secondary Market
* SBA Loan Program

**Other Services**

* Account Research/Reconciliation
* Automatic & ACH Transfers
* Balance Transfers
* Cashiers Checks
* Check Orders
* Direct Deposit
* DocuSign
* Fax & Photocopies
* Foreign Currency - FNB
* ID TheftSmartTM Restoration
* Mastercard and Visa cash advances
* Medallion Signature Guarantee
* Notary
* Automatic transfers from Checking to Savings
* Safe Deposit Boxes
* Savings Bonds Redemption
* Stop Payments
* Wire Transfers