



CREDIT AND DEPOSIT SERVICES OFFERED	
CREDIT SERVICES	DEPOSIT SERVICES
<p>Commercial Loans <i>(Single Pay, Balloon Note, or Amortized)</i></p> <ul style="list-style-type: none"> • Line of Credit • Construction • Real Estate • Letter of Credit • Inventory, Equipment, Accounts Receivable • SBA Loans <p>Residential Loans <i>(Fixed Rate and Term, ARM Loans, Balloon or Single)</i></p> <ul style="list-style-type: none"> • Residential Construction • Residential Mortgage • Investment Real Estate • Land Only • Home Equity • Bridge Loans <p>Consumer Loans <i>(Single Pay or Term Loans)</i></p> <ul style="list-style-type: none"> • Unsecured • Vehicle • Jet Ski, Motorcycle • Recreational Vehicles (RV) • All-Terrain Vehicles (ATV) • Marine and Aircraft • Boat Slips • Overdraft Protection Line of Credit • CD-secured • Stock, Cash Value of Life Insurance (CVLI)-secured 	<p>Personal Accounts</p> <ul style="list-style-type: none"> • Local. CSB Checking • Local. Elite Checking • Local. Premier Checking • Local. Money Market • Local. Premier Money Market • Local. High Yield Money Market • Local. Savings • Local. Minor Savings <p>Business Accounts</p> <ul style="list-style-type: none"> • Local. Small Business Checking • Local. Commercial Checking • Local. Business Interest Checking • Local. Business Money Market • Local. High Yield Business Money Market • Local. Premier Business Money Market • Local. Business Savings • Local. IOLTA <p>Time Investments</p> <ul style="list-style-type: none"> • Certificates of Deposit • Individual Retirement Accounts • Local. Business CDs <p>Services</p> <ul style="list-style-type: none"> • Online Banking and Bill Pay (Consumer and Commercial) • Debit Cards (Consumer and Commercial) • Overdraft Protection (Consumer and Commercial) • Funds Transfer (Wire) Services (Consumer and Commercial) • Automated Teller Machine (All Branches except Sun City) • Zelle (Person to Person Transfers) • Apple Pay, Google Pay, and Samsung Pay • Mobile Banking/Mobile Deposit • Telephone Banking