

Listing of Products and Services

Loan Products:

Consumer loans
Commercial/Agricultural loans
Single family dwelling loans
Multi-family dwelling loans
Personal Lines of Credit

Second Mortgage loans
Other real estate loans
Governmental loans
Community developmental loans
Ready Reserve

Deposit Products:

Free Checking
Big Deal Cash
Big Deal Saver
Small Business Checking
Business Plus Interest Checking
Money Market
IRA Variable Savings
Keogh / Sep Variable IRA
6, 12, 24 and 36-month time deposits
Rate Riser time deposit (18 and 36 mo.)

Interest Checking
Big Deal Cashback
Statement Savings
Business Checking
Non- Profit Checking
Lil' Pioneer Savings
Health Savings Account
Roth IRA
Add- Away 24-month time deposit