

Listing of Products and Services

Loan Products:

Consumer loans
Second Mortgage loans
Commercial/Agricultural loans
Other real estate loans
Single family dwelling loans

Governmental loans
Multi-family dwelling loans
Community developmental loans
Personal Lines of Credit
Ready Reserve

Deposit Products:

Totally Free Checking
Direct Interest Checking
Big Deal Cash
Big Deal Benefits
Big Deal Saver
Basic Savings
Totally Free Business Checking
Business Plus Interest Checking
Non- Profit Checking
Commercial Banking

Money Market
Money Market Select
Lil' Pioneer Savings
IRA Variable Savings
Health Savings Account
Keogh / Sep Variable IRA
Roth IRA
6, 12, 24 and 36-month time deposits
Add- Away 24-month time deposit
Rate Riser time deposit (18 and 36 mo.)

For a listing of fees and charges, see the separate Fees and Charges file