



Products and Services Listing

Loan Products	
Consumer	
• Installment Loans	• Home Equity Term Loans
• Auto, Watercraft, Recreational Loans	• Residential Real Estate – First & Junior Leins
• Personal Lines of Credit	• Secondary Market Residential Real Estate
• Personal Investment Loans	• B Generous (Donate Now Pay Later)
• Overdraft Protection	• ITIN Loans
• Home Equity Lines of Credit	• Credit Cards
• Credit Builder Loans	• Lot Loans
• Construction Loans	
Business	
• Term / Installment Loans	• Commercial Real Estate
• Lines of Credit	• Commercial Real Estate Construction & Development
• Letters of Credit	• Small Business Administration (SBA)
• MPower Loan Suite	• Credit Cards
• MN Deed	

Deposit Products	
Consumer Checking	
• Free Checking	• Interest Checking
• Golden Checking	
Consumer Savings	
• Basic Savings	• Preferred Savings
• Money Market Investor Savings	• Little Drake Savings
• IRAs	
Additional Consumer Accounts	
• Certificate of Deposit	
Business Checking	
• Small Business Checking	• Commercial Checking
• Community Checking	• Civic Checking

Business Savings	
• Basic Business Savings	• Preferred Business Savings
• Money Market Investor Savings	
Additional Business Accounts	
• Certificate of Deposit	• Real Estate Trust Accounts
• Lawyers Trust Accounts	

Treasury Management Services	
• Digital Banking	• ACH Services
• Positive Pay	• Wire Transfers
• Zero Balance Account	• Remote Deposit Capture
• Merchant Services	• Bill Pay
• Sweeps	• Payroll & HR Services
• ICS & CDARS®	

Additional Services	
• eStatements	• Combined Statements
• Direct Deposit	• Gift Cards
• Cashier's Checks & Money Orders	• FDIC Insurance
• Automatic Payments & Transfers	• Bank to Bank Transfers
• Mobile Deposit	• Mobile Banking
• Online Banking	• Safe Deposit Boxes
• Debit Cards	• Bill Payment
• Zelle®	