

# Community Bank

Member FDIC & Equal Housing Lender

---

## **DEPOSIT PRODUCTS**

*Checking Accounts* - No monthly service charge, per check fee, or minimum balance

*Interest Bearing Checking Accounts* - Interest earned on every dollar

*Savings Accounts* - a solid way to save money

*Health Savings Accounts* – money set aside for qualified medical expenses

*Individual Retirement Accounts* - IRA's - preparing you for retirement

Roth, Education, and Traditional IRA's are available

*Simplified Employee Pension Accounts* - SEP's-Retirement for self-employed

*Certificates of Deposit* - low minimum balances while earning a higher rate

*Christmas Club Accounts* - start saving today for your Christmas shopping spree

*Internet Banking* – 24 hour account access

*Mobile Banking* – Account access at your finger tips

## **LOAN PRODUCTS**

*Agricultural Financing* - seasonal equipment, capital, or real estate loans

*Commercial and Business* - financing to meet all the requirements of your business

*Real Estate* - investing in your home with a competitive mortgage package

*Consumer Loans* - for a variety of purposes

## **OTHER PRODUCTS AND SERVICES**

*ATM Machines* – easy access to cash, located at Warren Office, Warren, IL; Winslow Office, Winslow, IL; Boco Station, Orangeville, IL; Lena Office, Lena, IL

*Master Card Check Cards* - better than a check, credit card, or ATM card

*Credit Cards* - VISA

*Merchant Credit Card Account* - expanding sales opportunities

*Cash Advances* - available for all VISA, Mastercard, and Discover

*Direct Deposit & Automatic Payments*- faster payroll deposits and a convenient way to pay bills

*Overdraft Protection* - transfers from a savings account to cover overdrafts

*Safety Deposit Boxes* - various sizes available

*Wire Transfers* - incoming or outgoing

*Cashiers Checks & Money Orders*

*Photocopies & Fax Services*

*Notary Services*

*Vehicle Sticker Sales*

*Water Bill Collection*

*Bank by Mail & Night Depository*

*Statement Reconciliation*

*Series EE Bonds redemption*