



CRA Public File Updated as of April 1, 2025

List of Personal and Business Products and Services

PERSONAL CHECKING ACCOUNTS

- Insured Cash Sweep (ICS)
- Lifetime Free Checking
- Lifetime Plus Checking
- Loyalty Advantage Checking
- Premium Interest Checking
- 50+ Interest Checking

BUSINESS CHECKING ACCOUNTS

- Analysis Checking
- Business 250 Checking
- Business 500 Checking
- Business Interest Checking
- Insured Cash Sweep (ICS)
- Money Services Business (MSB) Analysis Checking

MONEY MARKET ACCOUNTS

- Premium Personal and Personal Money Market Accounts
- Premium Business and Business Money Market Accounts

CERTIFICATES OF DEPOSIT (CDs)

- Personal and Business
- Certificate of Deposit Account Registry System (CDARS)

YEAR ROUND CHRISTMAS CLUB

- Personal Only

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

- Coverdell Education Savings Account
- Traditional IRA
- Roth IRA



PERSONAL SAVINGS ACCOUNTS

BUSINESS SAVINGS ACCOUNTS

CONSUMER LOANS

- Auto Loans
- Credit Cards
- Home Equity Line of Credit (HELOC)
- Mortgage
 - Community Reinvestment Mortgages
 - Construction-to-Permanent Loans
 - Conventional Loans
 - Portfolio Loans
 - USDA Loans
 - VA Loans
- Personal Loans
- Student Loans

BUSINESS LOANS

- Business Loans
 - Acquisition Financing
 - Business Equipment
 - Business Vehicle
 - Working Capital Lines of Credit
- Commercial Real Estate Loans
- Community Development Loans
- Construction Loans
- Credit Cards
- SBA 504 Loans

SERVICES

- Automated Teller Machines (ATMs)
 - ATMs available at participating branch locations
 - MoneyPass ATM Locator – Approximately 40,000 ATMs accessible nationwide surcharge-free
- Cash Advances
- Check Orders
- Debit Cards
 - Instant Issue Debit Cards
 - UChoose Rewards
- eSwitch2Carter
- Insurance
- Lender Pay
- Merchant Services (Business Only)
- Mortgage2Go (Personal Only)
- Online Account Opening
- Online and Mobile Banking
 - Bank Account Alerts
 - Bill Pay
 - Credit Sense (Personal Only)
 - Debit Card Management
 - Digital Wallet
 - eStatements
 - Mobile App
 - Mobile Check Deposit
 - Transfers
 - › External Transfers with TransferNow (Personal Only)
 - › Internal Transfers
 - Zelle (Personal Only)
- Overdraft Protection
- Overdraft Transfer Service
- Safe Deposit Box
- Telephone Banking
- Treasury Services (Business Only)



- Bill Pay
- Carter ZEscrow
- Electronic Payments (ACH)
- Electronic Receivables (ACH)
- Online Banking/Commercial Center Manager
- Online Wire Origination
- Positive Pay
- Remote Deposit Capture
- Sweep Account
- Zero Balance Account
- Way2Save (Personal Only)
- Wealth Management
- Wire Transfer