



CRA Public File Updated as of April 1, 2024

List of Personal and Business Products and Services

PERSONAL CHECKING ACCOUNTS

- Lifetime Free Checking
- 50+ Interest Checking
- Premium Interest Checking

BUSINESS CHECKING ACCOUNTS

- Analysis Checking
- Business 250 Checking
- Business 500 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

YEAR ROUND CHRISTMAS CLUB

- Personal Only

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

- Traditional IRA
- Roth IRA
- Coverdell Education Savings Account

PERSONAL SAVINGS ACCOUNTS

BUSINESS SAVINGS ACCOUNTS

PERSONAL LOANS

- Mortgage
 - Conventional Loans
 - FHA Loans
 - USDA Loans
 - VA Loans
- Home Equity Line of Credit (HELOC)
- Auto
- Home Improvement
- Personal
- Real Estate

• **BUSINESS LOANS**

- Business
 - SBA 504 Loans
- Commercial & Industrial
- Community Development Lending
 - Tax Credit Lending
 - › Historic Tax Credits
 - › New Market Tax Credits
 - › Low Income Housing Tax Credits
- Non-Profit Loans
- Construction
- Land Acquisition and Development
- Farm

SERVICES

- Automated Teller Machines (ATMs)
 - ATMs available at participating branch locations
 - MoneyPass ATM Locator – Approximately 40,000 ATMs accessible nationwide surcharge-free
- Certificate of Deposit Account Registry System (CDARS)
- Check Orders
- Credit Cards



- Debit Cards
 - UChoose Rewards
- Digital Toolkit
 - Zelle (Personal Only)
 - Carter on the Go
 - eStatements
 - Debit Card Management
 - Digital Wallet
 - eSwitch2Carter (Personal Only)
- Instant Issue Debit Cards
- Insurance
- Merchant Services (Business Only)
- Mortgage2Go (Personal Only)
- Online Account Opening
- Online and Mobile Banking
- Overdraft Transfer Service
- Safe Deposit Box
- Telephone Banking
- Treasury Services (Business Only)
 - Account Management
 - › Electronic Payments (ACH)
 - › Income and Outgoing Wire Transfer
 - › Bill Pay
 - Cash Flow Management
 - › Zero Balance Account
 - › Sweep Account
 - Cash Management
 - › Electronic Receivables (ACH)
 - › Remote Deposit Capture
- Way2Save (Personal Only)
- Wire Transfer
- ZEscrow (Business Only)