



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 Account

Business Savings Account

Personal Loans

- Mortgage
 - Conventional Loans
 - FHA Loans
 - USDA Loans
 - VA Loans
 - Portfolio Loans
 - Down Payment Assistance/Grant Program Loans
 - Construction-to-Permanent
- 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)
 - Mobile Deposit
 - Bill Pay (Personal Only)
 - Credit Sense (Personal Only)
 - Click to Pay (Personal Only)
 - Internal/External Transfers
 - Account Alerts
- 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)