



## Products and Services and Schedule of Fees

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All products and services offered by the bank are available at each banking center, unless otherwise specified below.

### **Loans Products**

- Residential Mortgage Purchase/Refinance
  - Conventional
  - Federal Housing Administration (FHA)
  - Veteran Affairs (VA)
  - US Department of Agriculture (USDA)
- First Time Home Buyer Mortgage
- Pathway Home Loan (100% financing without private mortgage insurance)
- Residential Mortgage Construction
  - Owner Builder
  - Full Contract
- Home Equity Loan
- Home Equity Line of Credit
- Raw Land Purchase
- Personal Visa® Credit Card
- Business Visa® Credit Card
- Commercial Mortgage
  - Purchase
  - Renovation
  - Refinance
  - Construction
- Commercial Term Loans
  - Equipment/Vehicle
  - Working Capital
  - Business Acquisitions
- Business Line of Credit
- Commercial Standby Letter of Credit
- Personal Secured Term
- Personal Unsecured Term
- Personal Secured Line of Credit
- Personal Unsecured Line of Credit
- Share Loans (secured by cfsbank account)

### **Consumer Banking Products:**

- Free Checking
- Interest Checking
- Cash (Ages 10 and up)
- Money Market
- Statement/Passbook Savings
- Christmas/Vacation Club
- Coins (Ages 5 and up)

### **Consumer Retirement and Educational Savings Products:**

- Traditional Individual Retirement Account (IRA) CDs
- Roth IRA CDs
- Beneficiary IRA
- Simplified Employer Plan IRA CDs
- Coverdell Educational Savings Account

### **Consumer Banking Services:**

- Mobile deposit
- Online and Mobile Banking
- Overdraft Protection
- Round-up
- Transfer Management Services
- TransferNow®
- Visa® Check/Debit Card
- Wire transfers
- Zelle®
- 24-hour Automated Teller Machines (ATM) – all accept deposits

### **Certificates of Deposit (Consumer and Business)**

- 6 Month
- 1 Year
- 13 Month
- 18 Month
- 2 Year
- 3 Year
- 4 Year
- 5 Year
- 6 Year

### **Business Banking Products:**

- Business Custom Checking
- Business Analysis Checking
- Business Tiered Interest Checking
- Business Public Funds Checking
- Business Public Funds Interest Checking
- Business Savings

### **Business Banking Services:**

- Automated Clearing House (ACH) Origination
- Business Online and Mobile Banking
- Business Overdraft Protection
- Merchant Services
- Mobile Deposit
- Remote Deposit Capture
- Workplace Banking

### **Additional Products and Services:**

- Bill Pay
- Credit Card Cash Advance
- Digital Instant Issue Debit Cards
- Mobile Deposit
- Money Orders
- Night Deposit Repositories
- Official/Certified Checks
- Telephone Banking
- Transfer Management Services
- TransferNow®
- Safe deposit box (*Seven Fields office only*)
- Self-service storage lock boxes (*Hempfield, Monongahela, Peters Township, and Washington Offices only*)
- Wire Transfers – domestic and international
- Zelle®
- 24-hour deposit-accepting Automated Teller Machines (ATMs)

### **Fee Schedules**

cfsbank's consumer and business fee schedules are attached after this page.