



DEPOSIT PRODUCTS & SERVICES:

- ✓ Checking & Now accounts
- ✓ Personal Money Orders
- ✓ Senior Citizen checking
- ✓ Independence Checking
- ✓ Tiered Money Market Accounts
- ✓ Check cashing
- ✓ Value-added checking
- ✓ Safe Deposit Boxes
- ✓ Statement Savings account
- ✓ Telephone Transfers
- ✓ Certificate of Deposit
- ✓ CDARS
- ✓ Debit cards
- ✓ ATM cards
- ✓ IRA accounts
- ✓ Coverdell Education accts.
- ✓ U.S. Treas. Securities
- ✓ Christmas Club accounts
- ✓ License stickers
- ✓ ACH Origination
- ✓ Overdraft Privilege Program
- ✓ Internet Banking
- ✓ Online Bill Pay
- ✓ Web site
- ✓ Mobile Banking
- ✓ First Step Savings
- ✓ Financial Goals Savings
- ✓ Statements by e-mail or online banking
- ✓ Health Savings Accounts
- ✓ Sprout Savers CDs

LOAN PRODUCTS & SERVICES:

- ✓ Real Estate Loans- residential, commercial & land
- ✓ Commercial Loans- operating, inventory, equipment, etc.
- ✓ Farm Loans- operating, crops, equipment, land
- ✓ Consumer Loans-installments and single pay, for all worthwhile purposes.
- ✓ Equipment Leasing- heavy equipment, farm machinery
- ✓ Credit Cards- MasterCard
- ✓ Letters of Credit
- ✓ Dealer retail financing
- ✓ Deck Legacy Farm Program *
- ✓ Home Equity Line of Credit
- ✓ FHLB Mortgage Partnership Finance
- ✓ Consumer Credit Bureau Services

(* available at 1 location only)

NORTH CENTRAL INVESTMENT SERVICES

- ✓ **Stocks**
- ✓ **Bonds**
- ✓ **Mutual Funds**
- ✓ **Financial Planning**
- ✓ **Individual Retirement Accounts**
- ✓ **Group Retirement Accounts**
- ✓ **Simple IRAs**
- ✓ **SEP IRAs**
- ✓ **Life Insurance**
- ✓ **Disability Insurance**
- ✓ **Long Term Care Insurance**
- ✓ **Variable and Fixed Annuities**
- ✓ **Investment Advisory Services**