

# 100 WAYS WE CAN HELP

These 100 Ways are all about you. Every item on this list is one of the ways we aim to make life simpler and easier, with services tailored to bringing your financial dreams to life.



## 1. LOCAL DECISION-MAKING

Decisions about you and your community are made by bankers who live and work here, too.

## 2. PERSONAL SAVINGS

Open online in as little as 5 minutes to start saving for your big goals and dreams.

## 3. 450+ FREE ATMs STATEWIDE

Get cash on hand when you're on the go.

## 4. MOBILE DEPOSIT

Your money goes in without you going out.

## 5. FREE ONLINE BILL PAY

More time for "me" time.

## 6. OPEN AN ACCOUNT ONLINE IN AS LITTLE AS 5 MINUTES

Opening a new checking account has never been easier.

## 7. HOME EQUITY LINES OF CREDIT

Any home can be a dream home.

## 8. COMPETITIVE MORTGAGE RATES

Make your home ownership dreams a reality.

## 9. ONLINE LOAN APPLICATION

Get your money faster. Apply online in just minutes.

## 10. MOBILE BANKING

Account access that goes where you do.

## 11. DEBIT CARD BLOCK/UNBLOCK

Peace of mind in the palm of your hand.

## 12. SMALL BUSINESS CHECKING

A flexible, convenient way to manage your daily needs.

## 13. SMALL BUSINESS SAVINGS

Build up your cash to build your business.

## 14. RELATIONSHIP-BASED CHECKING ACCOUNTS

Get premier benefits for your banking loyalty.

## 15. PREMIER MONEY MARKET

Build more interest with more convenience.

## 16. FREE CHECKING

No monthly fee. Ever.

## 17. EQUIPMENT AND VEHICLE LOANS

Get the equipment you need to do the job right.

## 18. SBA LOANS

Business loans with stronger backing.

## 19. BUSINESS CREDIT CARDS

Keep cash flow doing just that.

## 20. LIVE BANKERS BY PHONE

Talk to real bankers to answer your real questions.

## 21. APPOINTMENT SCHEDULING

The help and advice you want, when you want.

## 22. PAYROLL SERVICES

The easy way to pay your people on time, every time.

## 23. FREE STUDENT CHECKING

Focus on getting A's, not monthly fees.

## 24. STUDENT SAVINGS

Helping you save while you're starting out.

## 25. OVERDRAFT PROTECTION

Always protect yourself.

## 26. 24-HOUR AUTOMATED TELEPHONE BANKING

Info is always a phone call away.

## 27. FINANCIAL REVIEW/ANALYSIS

Make sure you're on track to meet your goals.

## 28. FHA LOANS

A lower down payment so you're closer to being a homeowner.

## 29. QUICKSAVE™

Build your savings with every purchase.

## 30. VA LOANS

More security and savings for those who served.

## 31. BUSINESSSOURCE

Streamline your business's finances all in one place.

## 32. BUSINESS SUCCESSION PLANNING

Pass down your hard work with confidence.

## 33. TOTAL EQUITY LINE OF CREDIT

Put your home's equity to work sooner.

## 34. PERSONAL LINES OF CREDIT

More loan options to fit your needs.

## 35. GIVING BACK TO THE COMMUNITY

Supporting the communities that support us.

## 36. REWARDS/POINTS CREDIT CARDS

So your money goes further.

## 37. SMALL BUSINESS LINE OF CREDIT

More flexible funds. More growth for your business.

## 38. ONLINE BANKING

Access your account anytime, anywhere with banking on desktop and mobile.

## 39. MORTGAGE REFINANCING

Do more with affordable monthly payments, like taking out cash for home improvements.

## 40. MOBILE APP

Check balances, make transfers, deposits and more, all on the go.

## 41. ONLINE BILL PAY GUARANTEE

The assurance that your bills are paid on time, every time when you pay online.

## 42. HOME EQUITY LOANS

Your dream home doesn't have to stay a dream.

## 43. TRAVEL NOTIFICATIONS

Travel with confidence, knowing your card will work worldwide.

## 44. ONLINE STATEMENTS

Stay organized and paper-free.

## 45. ATM DEPOSIT

Deposit cash or checks 24/7.

## 46. 21 DAY READY TO CLOSE®

Accelerated mortgage process to potentially get you home faster.

## 47. CASH FLOW MANAGEMENT SOLUTIONS

Your business's cash. Where you need it, when you need it.

## 48. VISA DEBIT CARD WITH VISA ZERO LIABILITY POLICY

Buy with confidence.

## 49. CASH BACK CREDIT CARDS

Get money back on purchases you make every day.

## 50. ORDER CHECKS ONLINE OR BY PHONE

Get more checks with a call or a click.

**51. FINANCIAL PLANNING\***

Helping you make sound decisions about money that can help you reach your life's goals.

**52. ADVANCED MEDICAL PROFESSIONAL LOANS**

Dedicated offerings tailored to the needs of medical professionals.

**53. NO-PENALTY CD**

Access your funds—no wait limit, no penalty.

**54. FLEX CD**

Enjoy early withdrawals for 7 months, fee-free.

**55. IRAs**

Start your retirement saving journey, whatever your age.

**56. HOMENOW**

Stay up-to-date with your home loan application, so you always know where you stand.

**57. THE LOCK AND BUILD PROGRAM**

Build your dream home from the ground up and lock in your rate.

**58. MERCHANT SERVICES**

Take more payments. Get more customers.

**59. SMARTLOCK**

Like your rate? Lock it in.

**60. AUTO LOANS**

Putting you back in the driver's seat.

**61. MORTGAGE LOAN WITH AS LITTLE DOWN AS 3%**

Now "home sweet home" has a lower down payment.

**62. MOBILE ALERTS**

Make sure the only one spending your money is you.

**63. CHAT**

Get the answers to your important questions online.

**64. USDA RURAL HOME LOANS**

Your dream of wide open spaces is closer than ever.

**65. EXTENDED SAME-DAY CREDITS ON ATM DEPOSITS**

More time to deposit money on your schedule.

**66. EXTERNAL TRANSFERS**

Your money goes where you need it.

**67. GROW A CAREER**

Voted Best Place to Work, because happier employees make for happier customers.

**68. SMALL BUSINESS OFFICE DEPOSIT**

Deposit checks without leaving the office.

**69. JUMBO LOANS**

Now the biggest dreams have a loan to match.

**70. OPPORTUNITY BANKING**

When you need a second chance with your finances.

**71. EXPERIENCED BANKERS**

Dedicated professionals with the solutions to bring your dreams to life.

**72. PERSONAL MONEY MARKET**

Turbo-charge your savings.

**73. PROMOTIONAL CD**

Boost your savings in less time.

**74. FINANCIAL TIPS & ARTICLES**

Helping you stay financially fit.

**75. NO CLOSING COST LOANS**

No closing costs, so a good loan becomes a great one.

**76. CREDIT CARDS FOR CLIENTS WITH LITTLE TO NO CREDIT**

Building credit. Building goals.

**77. DEBT CONSOLIDATION CREDIT CARDS**

Combining your debt into one easy monthly payment.

**78. CONVENIENT BANKING CENTER LOCATIONS**

Whether at work or at home, you're never far from your money.

**79. APPLE PAY**

Pay with your phone—no wallet needed.

**80. FINANCIAL CALCULATORS**

Stay prepared for the milestones ahead.

**81. ENERGY BANKING**

With over 100 years in energy finance, we're prepared to meet the unique demands of your industry.

**82. HEALTHCARE BANKING**

We help you manage your banking needs so you can focus on helping your patients.

**83. FRAUD PREVENTION SERVICES**

Helping keep your money in the right hands—yours.

**84. OWNER-OCCUPIED COMMERCIAL REAL ESTATE LOANS**

Tired of paying rent for your business? When it's time for a place of your own, we can help.

**85. CORRESPONDENT BANKING**

Standing as a partner with others in the banking community has been a tradition for over 30 years.

**86. EQUIPMENT LEASING**

Get the tools you need without the hefty price tag.

**87. PRIVATE BANKING\***

More options to fund your big dreams and plans.

**88. CUSTODY\***

Let us take responsibility for the safekeeping of your assets.

**89. DEPOSIT AND CASH MANAGEMENT**

Liquidity, fast access to capital and friendly financial services can help you develop a cash management plan that works.

**90. ESTATE ADMINISTRATION\***

Have confidence that your wishes will be carried out.

**91. RETIREMENT PLANNING\***

Guiding you through every stage of saving for retirement.

**92. LIFE INSURANCE\***

Covering the ones you love most.

**93. LONG-TERM CARE INSURANCE\***

Safeguard yourself and your family against the costs of nursing homes, adult day care and more.

**94. INVESTMENT MANAGEMENT\***

By understanding your needs, concerns and risk tolerance, we design investment plans to help you meet your goals.

**95. MINERAL MANAGEMENT\***

Let us handle the complex and time-consuming responsibilities associated with specialty assets.

**96. SPECIALTY ASSET MANAGEMENT (MINERALS, OIL, GAS)\***

Expertly manage your unique assets.

**97. FIDUCIARY PROPERTY MANAGEMENT\***

Cost-effective and informed strategies on enhancing your property assets.

**98. REAL ESTATE MANAGEMENT\***

Cost-effective and informed strategies to preserve and enhance your real property assets.

**99. PERSONAL TRUST ADMINISTRATION\***

Protecting you and your family.

**100. PERSONAL WEALTH MANAGEMENT\***

An array of solutions to help protect your wealth, secure your legacy and pass it on.



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\*Due to each borrower's specific financial situation, not all transactions may qualify for 21 day ready-to-close. 21 day ready-to-close applies to calendar days.