

## TYPES OF LOANS

1. **Loans to Farmers** – Because of our geographical location, we will consider any application regarding agriculture credit. The following list is a partial list of loans we will consider:
  - A. Farm Real Estate Loans
  - B. Machinery Loans
  - C. Operating Loans
  - D. Livestock Loans
  - E. Additional Loan Programs
    - a. FSA Loan Programs
    - b. Illinois Finance Authority – Program to restructure farm debt
    - c. Illinois Finance Authority - Beginning Farmer Loan Program
    - d. State of Illinois – Advantage Illinois Participation Loan Program
2. **Commercial or Industrial** – We are interested in any Commercial or Industrial type of loan that might enhance the growth of the community.
3. **Personal** – Because of the different needs of our customers, we have requests for a variety of personal loans. We have no minimum loan amount requirements.
4. **Installment** – Any type of installment loan that meets our credit standards will be considered, the proceeds used for the purpose of financing automobiles, appliances and other personal needs.
5. **Real Estate Loans** – Real Estate Loans will be made for commercial development, farm ground and buildings, as well as home mortgages, construction and bridge loans. We offer a variety of types of home mortgages. We offer long term fixed rate loans. We also offer a first-time homebuyer program.

## OTHER SERVICES

### A. Checking

- Various checking accounts available to meet the needs of customers.
- Free Checking available for Senior Citizens
- Free Checking available for Students

### B. Check Cashing

- We offer check cashing service free of charge to customers

### C. Other Deposit Services

- Savings Accounts – There is a minimum average daily balance of \$25.00 for minor savings accounts. If the average daily balance drops below \$25.00 there is a \$6.00 quarterly maintenance fee. For all other Savings Accounts there is a quarterly maintenance fee of \$6.00 if the average daily balance drops below \$400.00.
- a. Certificates of Deposit – We offer a variety of Certificates of Deposits to meet the needs of Senior Citizens, individuals, organizations, and public bodies.
- b. Traditional & Roth IRAs and HSA's
- c. Safe Deposit Boxes are available at the Paxton Branch and at the Cissna Park Branch. Small box is \$12.00 per year, a medium box is \$18.00 per year (available in Paxton only), and a large box is \$36.00 per year.
- d. Using Shazam as a processor, we offer MasterCard Check Cards to checking account customers.
- e. Checking account customers have access to Automated Teller machines that are connected to Cirrus, Mastercard and the Shazam Network.
- f. We provide ATM access in Paxton at the Drive-Up Facility, 101 S. Market St., Paxton, IL 60957, in Cissna Park located at Luke's One Stop, a convenience store at 434 N. 2<sup>nd</sup> St., Cissna Park, IL 60924 and Murdock's Place, a restaurant and bar at 107 N. Oak St., Loda, IL 60948.

All the above services are available at the Paxton Branch, 106 N. Market St., Paxton, IL 60957 and the Cissna Park Branch, 102 S. Second St., Cissna Park, IL 60924, with the exception of the ATM locations. Also, safe deposit boxes are only available at the Paxton Branch and Cissna Park Branch main facilities.

Limited services are available at the Paxton Drive-Up Facility, 101 S. Market St., Paxton, IL 60957 and the Cissna Park Drive-Up Facility, 101 West Church Street, Cissna Park, IL 60924. Drive-Up facilities are primarily used for deposits and withdrawals.