

# **Products and Services 2023**

#### Personal Deposit Products

# Checking:

Foundation Foundation Premier Foundation Platinum

## Personal Savings & Money Markets

Foundation Savings Foundation Money Market Certificates of Deposit Individual Retirement Accounts (IRA) Health Savings Account (HSA)

#### Personal Loan Products

Home Loans: Purchase & Refinance 1<sup>st</sup> & 2<sup>nd</sup> Mortgages NIFA Participating Lender Homebuyer Assistance Programs Construction Loans Bridge Loans Home Equity/Home Improvement

## Term:

New/Used Automobile Recreation Vehicles (Boats, etc.) Unsecured

# Personal Lines of Credit:

Home Equity Lines of Credit Ready-Reserve – Overdraft Protection

## **TCM Consumer Credit Card**

#### **Other Services:**

ACH Processing	Merchant Capture
Cashier's Checks	Online Banking
Check Images	Bill Pay
Coin Counting	Mobile Banking
Direct Deposit	Mobile Capture
Debit Cards	Wire Transfer
Notary Service	Digital Wallet

## **Business Deposit Products**

<u>Checking:</u> Foundation Business Foundation Commercial Foundation Business Plus Foundation Community <u>Business Savings & Money Markets</u> Foundation Savings Foundation Business Money Market Certificates of Deposit

#### **Business Loan Products**

Operating Lines of Credit Machinery & Equipment Loans Small Business Administration Loans Commercial Real Estate Rental Properties Inventory/AR Loans

#### **Unsecured Loans**

Safe Deposit Boxes

## **UBB Business Credit Card**

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