



Pentucket Bank Products & Services

DEPOSIT PRODUCTS
<ul style="list-style-type: none"> Basic Banking - Free Personal Checking* Rewards Checking Relationship Checking Premier Lifeline 18/65 Checking* Student Checking Health Savings Accounts Basic Banking - Statement Savings* Holiday Club Money Market Certificates of Deposit Traditional IRA Roth IRA SEP IRA Business Checking and Business Select Checking Commercial Checking Business Statement Savings Business Money Market Non Profit Checking IOLTA Checking
*Pentucket Bank listed on Basic Banking website

TREASURY MANAGEMENT SERVICES
<ul style="list-style-type: none"> Account Reconciliation ACH Block ACH Origination Services ACH Filters Bill Pay Loan Payment Business Online Banking Electronic Data Information (EDI Reporting) Lock Box Service Mobile Check Deposit Money Management Positive Pay Remote Deposit Capture Sweep Activities Funds Transfer Wire Transfer Outgoing Domestic & International Wire Transfer Incoming Domestic & International

OTHER PRODUCTS & SERVICES
<ul style="list-style-type: none"> Account Reconciliation Assistance Consumer Bill Pay External Funds Transfer External Loan Payment Escrow Reporting eStatements Instant Issue Debit Cards Automatic Teller Machines (ATM) Merchant Services Mobile Check Deposit Money Orders/Cashier's Checks Online Deposit Account Opening Overdraft Savings Sweep Savings Made Simple Safe Deposit Boxes Text Banking Penny - Digital Assistant Digital Banking (Online & Mobile) Live Chat SavvyMoney/Free Credit Score Telephone Banking Automatic Transfers Website Accessibility & Information Wire Transfer Outgoing Domestic & International Wire Transfer Incoming Domestic & International Coin & Currency Ordering Coin Counting Machines Drive-up Accessibility eFraud Prevention Platform Mobile Wallet Online Loan Application/Portal Financial Literacy Website Tools Money Management

COMMERCIAL, BUSINESS BANKING & GOVERNMENT BANKING
<ul style="list-style-type: none"> Commercial Construction Commercial Development Loans Commercial Lines of Credit Commercial Term Loans Commercial Vehicle Loans Commercial Real Estate Credit Cards -Business* Municipal Lending Nonprofit Lending Participation Loans SBA Express Preferred Lender - SBA Programs Term Loans Letters of Credit
*Elan Financial Services is the creditor, issuer and servicer of all credit card programs

MORTGAGE & HOME EQUITY LOANS
<ul style="list-style-type: none"> Bridge Loan Financing Construction to Permanent Financing Home Equity Lines of Credit Land Loans Fixed and Adjustable Rate Mortgage Loan Programs Manufactured Homes on owned land Medical and Dental Professionals Program First Time Home Buyer Education First Time Home Buyer Loan Program Affordable Housing Program 40 Year Amortization Mortgage FHLB Equity Builder Program FHLB Housing Our Workforce Program FHLB Lift Up Homeownership Program FHLB Permanent Buydown Program

CONSUMER LOANS
<ul style="list-style-type: none"> Boat Loans Credit Builder Loan Credit Builder Credit Card* Credit Cards -Consumer* Cash Secured Loans Mass Save Heat Loans Overdraft Line of Credit Personal Unsecured Small Dollar Loans Vehicle Loans
*Elan Financial Services is the creditor, issuer and servicer of all credit card programs