



Pentucket Bank Products & Services

DEPOSIT PRODUCTS	TREASURY MANAGEMENT SERVICES	OTHER PRODUCTS & SERVICES
<ul style="list-style-type: none"> Free Checking Relationship Checking Activity Checking Health Savings Accounts Statement Savings Club Accounts Emerald Money Market Checking Certificates of Deposit Traditional IRA Roth IRA SEP IRA Business Checking Accounts Business Statement Savings Accounts Business Money Market Accounts Non-Profit Accounts IOLTA Accounts 	<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 Originations: Domestic & International Wire Transfer Incoming: Domestic & International 	<ul style="list-style-type: none"> Account Reconciliation Assistance Consumer Bill Pay External Loan Payment Escrow Reporting eStatements Instant Issue Debt Cards Automatic Teller Machines (ATM) Drive-up / Walk-up accessibility Merchant Services Mobile Banking Money Orders/Cashier's Checks Online Deposit Account Opening Overdraft Savings Sweep Personal Online Banking Safe Deposit Boxes SavvyMoney/Free Credit Score Telephone Banking Automatic Transfers Website Accessibility & Information Wire Transfer Originations: Domestic & International Wire Transfer Incoming: Domestic & International Coin & Currency Ordering Coin Counting Machines Money Management



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COMMERCIAL, BUSINESS BANKING & GOVERNMENT BANKING	MORTGAGE & HOME EQUITY	CONSUMER LOANS
<p>Commercial Construction</p> <p>Commercial Development Loans</p> <p>Commercial Lines of Credit</p> <p>Commercial Term Loans</p> <p>Commercial Vehicle Loans</p> <p>Commercial Real Estate</p> <p>Credit Cards -Business*</p> <p>Municipal Lending</p> <p>Nonprofit Lending</p> <p>Participation Loans</p> <p>SBA Express Preferred Lender - SBA Programs</p> <p>Letters of Credit</p> <p>FHLBB Affordable Housing Program</p> <p>FHLBB Community Development Advance</p> <p>FHLBB New England Fund</p> <p>FHLBB Jobs for New England</p> <p> </p> <p>*Elan Financial Services is the creditor, issuer and servicer of all credit card programs</p>	<p>Bridge Interim Financing</p> <p>Construction to Permanent Home Financing</p> <p>Home Equity Loans</p> <p>Home Equity Lines of Credit</p> <p>Land Loans</p> <p>VA Loans</p> <p>1-4 Family Fixed and ARM financing options</p> <p>Modular Housing Programs</p> <p>First Time Home Buyer Education</p> <p>First Time Home Buyer Programs</p> <p>Dential Program</p> <p>Affordable Housing Programs available</p> <p>40 year Amortization - LMI First Time Homebuyer Program</p> <p>FNMA Home Ready</p> <p>Home Possible</p> <p>FHLBB Equity Builder Program</p> <p>FHLBB Housing Our Workforce Program</p> <p>FHLBB Lift Up Homeownership Program</p> <p>Mortgage Insurance Programs may be available</p>	<p>Boat Loans</p> <p>Credit Builder Loan</p> <p>Credit Builder Credit Card*</p> <p>Credit Cards -Consumer*</p> <p>Passbook Collateral Loans</p> <p>Mass Save Heat Loans</p> <p>Overdraft Line of Credit</p> <p>Personal Lines of Credit (secured and unsecured)</p> <p>Personal Loans (secured and unsecured)</p> <p>Small Dollar Loans</p> <p>Vehicle Loan</p> <p> </p> <p>*Elan Financial Services is the creditor, issuer and servicer of all credit card programs</p>