

# The Central Trust Bank Products and Services

<b>Deposit Products</b>	<b>Loan &amp; Credit Products</b>
Business Checking Accounts	Personal Loans
Personal Checking Accounts	Loans On Motor Vehicles, New And Used
Capital Resource Accounts	Credit Cards
Business Savings Accounts	Debt Consolidation
Personal Savings Accounts	Indirect Loans
Classic Club	
Business Money Market	Fixed Rate Mortgage Loans
Money Market Accounts	Adjustable Rate Mortgage Loans
Certificates of Deposit	Home Equity Loans / Lines Of Credit
Insured Asset Program (DDA's & CD's)	Home Improvement Loans
Investment Edge Business IMMA	Residential Construction Loans
Coverdell Education Savings Account	FHA Loans
Health Savings Account	MHDC Loans
Individual Retirement Accounts (IRA)	USDA Loans
Repurchase Agreement/Sweep Account	VA Loans
<b>Services</b>	Business Acquisition Loans Or Start-Up Loans
ACH/Funds Transfer	Short Term Business Working Capital Loans
Automatic Deposit/Direct Deposit	Business Operating Loans
Automatic Loan Payments	Business Credit Card
Automatic Transfers of Funds Between Accounts	Letters of Credit
Bill Pay	Lines of Credit
Cash Reserve – Overdraft Checking	Commercial Real Estate Loans
Cashier's Checks	Income Producing Property Loans
Debit Card (EMV Chip)	Small Business Administration (SBA) Loans
E-payroll	
E-Statement (Consumer & Business)	Agricultural Loans
Foreign Currency Exchange	Crop Production Loans
Gift Cards	Beginning Farmer Program Loans
Lock Box (Payment Processing)	Farm Machinery and Equipment Loans
Merchant Card Services	Farm Purchase or Refinancing
Money Orders	Farm Service Agency (FSA) loans
Notary Services	Livestock Loans
One Statement Banking	
P2P Payments	<b>Alternate Delivery Services</b>
Positive Pay (Sure Check)	ATMs
ReSubmitIt	Bank-by-Mail Program
Safe Deposit Boxes*	Internet Banking (Online Banking)
Savings Bond Redemption	Mobile Banking
Wire Transfer	Mobile Check Deposit
Annuities	Night Depository*
Investor Services*	Telephone Banking

Note: All branches offer the same products / services at the same fees / prices with the exception of those marked with an asterisk (\*). Those products/services are available at most but not all locations.

Additional information can be found at [CentralBank.net](http://CentralBank.net) or by calling (866) 236-8744