# **Products & Services**



### **Consumer Deposit Products**

### **Consumer Loan Products**

### **Consumer Services**

Certificate of Deposits
(a variety of terms)
Individual Retirement Accounts
(a variety of terms)
Money Market Accounts
(a variety of terms)
Statement Savings
Health Savings Account (HSA)
Christmas Club
All Purpose Club
Peak Checking
True Rewards Checking
TrueNorth Relationship Checking

Automobile, Motorcycle Loans
RV, Boat, Snowmobile Loans
CD/ Savings Secured Loans
Fixed Home Equity Loans
Home Improvement Loans
Secured Personal Loans
Credit Cards
Reserve Credit (overdraft protection)
Money Line of Credit

Direct Deposit Automatic Teller Machines Mastercard Debit Cards **HSA Debit Cards** ATM Cards Safe Deposit Boxes1 Official Checks, Money Orders Foreign Currency Exchange **Notary Services** Signature Guarantees Online Banking Telephone Banking Text Banking Mobile Banking Mobile Deposit Bill Pay Apple Pay Wire Transfers - Domestic Wire Transfers - Foreign Automatic Funds Transfer Electronic Funds Transfer Overdraft Protection Overdraft Protection Sweep (Transfer) Check Collection Services Check Orders Investment Services<sup>2</sup>

#### **Mortgage Loan Products**

#### **Mortgage Loan Services**

Fixed Rate Mortgages
Adjustable Rate Mortgages
First-Time Homebuyer Programs
Seasonal Home Loans
Jumbo Loans
Rural Development Guaranteed Loans
Investment Property Loans
New Hampshire Housing Authority Loans
FHA Loans
VA Loans
Mobile Homes on Own Land

Online and Mobile Mortgage Applications
Fixed Home Equity Applications
Bi-Weekly Mortgage Options (servicing only)
NHHFA Grant Funds Available
Equity Builder Program (FHLB) Grant Funds Available

<sup>&</sup>lt;sup>1</sup> Safe Deposit Boxes are not FDIC Insured.

<sup>&</sup>lt;sup>2</sup> Investment Services provided by LPL Financial – Not a deposit, not FDIC insured, not insured by any federal government agency, may decline in value, not guaranteed by Northway Bank.

<sup>&</sup>lt;sup>3</sup> Repurchase agreements are secured by U.S. government securities and are not bank deposits. Consequently, they are not FDIC insured and may lose value. Not insured by any federal government agency. Not guaranteed by the bank.

# **Products & Services**



### **Business Deposit Products**

#### **Business Loan Products Business Services**

Business Checking Accounts
Business Advantage Checking
Business Advantage Premier Checking
Business Value Checking
Business NOW Accounts
Business Money Market Accounts
Collateralized NOW Accounts
Municipal Money Market
IOLTA Accounts

Term Loans

SBA Guaranteed Loans

Bus. Express Loans and Lines of Credit

Commercial Real Estate Loans

Commercial Letters of Credit

Commercial Lines of Credit

Municipal Loans

SBA504 Loans

Equipment Financing

Specialty Lending

Construction Real Estate Loans

Workplace Bank

Merchant Services

Corporate Credit

Online Banking

Overdraft Protect

Wire Transfers

Electronic Funds

Foreign Exchang

Investment Services

Workplace Banking Merchant Services Corporate Credit Cards Online Banking Overdraft Protection Wire Transfers **Electronic Funds Transfers** Foreign Exchange Investment Services<sup>2</sup> Cash Management Services Account Analysis Services Account Reconciliation Services Automated Clearing House (ACH) CD Imaging Services Lockbox Services Positive Pay Services Remote Deposit Capture Sweep to Repurchase Agreement Services<sup>3</sup> Sweep to Line of Credit Zero Balance Accounting Mobile Banking Mobile Deposit Apple Pay Bill Pay

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