

A list of the specific types of credit being offered by Belgrade State bank is as follows, to wit:

- a. Residential loans for one to four dwelling units;
- b. Residential loans for five dwelling units and over;
- c. Housing Rehabilitation Loans;
- d. Home Improvement Loans;
- e. Small Business Loans
- f. Farm Loans
- g. Automobile Loans
- h. Mobile Home Loans
- i. Equipment and Machinery Loans
- j. Livestock Loans, Farm Loans, Commercial and Consumer Loans
- k. FmHA Guarantee Loans
- l. Municipal Securities
- m. Long Term Mortgages
- n. Fixed Rate Mortgages
- o. First Time Homebuyer Loans
- p. VA Loans

The following are the types of deposit products being offered by Belgrade State Bank.

- a. Personal and Business Accounts
- b. Certificates of Deposit
- c. Individual Retirement Accounts
- d. Christmas Club Accounts
- e. Savings Accounts

Other Services offered by Belgrade State bank are as follows, to wit:

- a. Wire Transfer
- b. Safe Deposit Boxes
- c. Debit/ATM cards- including instant issue cards
- d. Money Orders & Cashier Checks
- e. Cash Management & Positive Pay for business customers
- f. Overdraft Protection
- g. Bounce Program (overdraft program)
- h. Mobile Banking App
- i. Mobile deposits
- j. ACH (electronic funds transfers), Auto payments and transfers
- k. Internet Banking
- l. Bill Pay
- m. Telephone banking/Night-owl
- n. Online Deposit Account opening- service allows certain retail deposit accounts to be opened online.