Services Offered

BUSINESS ACCOUNTS

Business Checking Business Flex Share Certificate Business Money Market Business Savings Merchant Services Payroll Services MasterCard® Business Credit Cards

BUSINESS LOANS

Commercial Real Estate Equipment and Machinery Lines of Credit SBA Loans Unsecured Term Loans Vehicles and Heavy Trucks

CERTIFICATES OF DEPOSIT

Certificates of Deposit Flex Term CDs IRNSEP CDs Save to Win®

CHECKING/SPENDING

CU Succeed Daily Spending Direct Spending Empower Checking Prime Spending

CONSUMER LOANS

Citizenship Loans Credit Builder Loans Home Improvement Personal Loans Indirect Auto Indirect Lease New and Used Auto New and Used Recreational Vehicles •RVs, Boats, Motorcycles, Fifth Wheels, Travel Trailers, Planes, etc. Lines of Credit Personal Loans Share Secured Loans MasterCard® Credit Cards

MONEY MARKET

R1 Money Market

REAL ESTATE LOANS

Home Improvement and Equity Loans Home Mortgage Loans •First-Time Buyer, FHA, VA, USDA, and Conventional

SAVINGS

I RA/SEP Savings Holiday and Summer Savings Regular Savings Youth and Teen Savings

ADDITIONAL SERVICES OFFERED

5.300+ Shared Branching Locations 30.000+ ATMs within the CO/OP® ATM Network Budget Buddies Credit Score by SavvyMoney Debt Protection with Life Plus **Digital Banking Expert Webinar Series** Financial Coffee TM Podc ast Mobile and Online Banking Mobile Deposit Mobile Wallet My Health Solutions Pay a Person with Popmoney® Rescue Resource TM R1 Cha-Ching Savings with: •Local and Nationwide Retailer Discounts •Bazing Fuel • Billshark •Cellphone Protection Roadside Assistance

- •Travel Accidental Death Coverage
- •Pharmacy, Vision, and Hearing Savings

•Credit Monitoring R1 Rewards® Tiered Overdraft Video Banking