

Park State Bank Products Services

Consumer	
Checking Accounts	
<ul style="list-style-type: none"> ● Simple Checking ● Investment Checking 	<ul style="list-style-type: none"> ● Superior Checking ● HSA Checking
Savings Accounts	
<ul style="list-style-type: none"> ● Regular Savings <ul style="list-style-type: none"> ▪ Youth/Minor Savings 	<ul style="list-style-type: none"> ● Holiday Savings ● Higher Learning Savings
Certificates of Deposit	
<ul style="list-style-type: none"> ● Standard Terms ● IRA CD's 	<ul style="list-style-type: none"> ● Flexible Terms
Individual Retirement Accounts	
<ul style="list-style-type: none"> ● Traditional ● SEP (simplified employee pension) ● Coverdell ESA 	<ul style="list-style-type: none"> ● Roth ● Simple (savings incentive match plan for employees)
Loans	
<ul style="list-style-type: none"> ● Ready Reserve Overdraft Protection ● Fresh Start Loans ● Recreational Vehicle Loans ● CD/Savings Secured Loans ● Bridge Loans ● Home Equity Loans ● Secondary Market Loans 	<ul style="list-style-type: none"> ● Personal Lines of Credit ● Auto Loans ● Stock Secured Loans ● Unsecured Loans ● Mortgage Loans ● Home Equity Lines of Credit ● One-time Close Construction Loans
Card Services	
<ul style="list-style-type: none"> ● ATM Cards ● POS/Debit Cards ● HSA Debit Cards ● Prepaid Cards <ul style="list-style-type: none"> ▪ Visa® Gift Cards ▪ Visa® Travel Cards ▪ Visa® Reloadable Cards (reloads only) 	<ul style="list-style-type: none"> ● Credit Cards <ul style="list-style-type: none"> ▪ Visa® Rewards Gold Cards ▪ Visa® Rewards Platinum Cards ▪ Visa® Rewards Secured Gold Cards ▪ Visa® Rewards Secured Gold Cards ● Digital Wallet <ul style="list-style-type: none"> ▪ Apple Pay, Google Pay, & Samsung Pay
Additional Products and Services	
<ul style="list-style-type: none"> ● Online & Mobile Banking (texting rates may apply) ● eStatements ● Online Check Ordering ● Check Cashing ● Wire Services (fees may apply) ● ACH's ● Notary Public Services (not available at all branches) ● Overdraft Privilege Service (available to eligible applicants) 	<ul style="list-style-type: none"> ● eDeposits ● ePay ● Bank to Bank Transfers / P2P (fees may apply) ● Cashier's Checks ● 24 Hour Telephone Banking ● Safe Deposit Boxes (not available in all branches) ● Night Depository Services

Park State Bank Products Services

Commercial

Checking Accounts

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| <ul style="list-style-type: none"> ● Small Business Checking ● Business Interest Checking | <ul style="list-style-type: none"> ● Business Analysis Checking ● Community Checking (non-profits) |
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Savings Accounts

- Business Savings Account

Certificates of Deposit

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| <ul style="list-style-type: none"> ● Standard Terms | <ul style="list-style-type: none"> ● Flexible Terms |
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Individual Retirement Accounts

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| <ul style="list-style-type: none"> ● SEP (simplified employee pension) | <ul style="list-style-type: none"> ● SIMPLE (savings incentive match plan for employees) |
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Loans

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| <ul style="list-style-type: none"> ● Small Business Loans ● Small Business Administration Loans ● Business Real Estate Loans ● Paycheck Protection Program (PPP) | <ul style="list-style-type: none"> ● Small Business Lines of Credit ● Commercial & Industrial Loans ● Working Capital Lines |
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Card Services

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| <ul style="list-style-type: none"> ● Business ATM Cards ● Business Credit Cards <ul style="list-style-type: none"> ▪ Visa® Rewards Business Charge Cards ▪ Visa® Rewards Business Credit Cards | <ul style="list-style-type: none"> ● Business Debit/POS Cards ● Digital Wallet <ul style="list-style-type: none"> ▪ Apple Pay, Google Pay, & Samsung Pay ● Visa® Gift Cards |
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Additional Products & Services

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| <ul style="list-style-type: none"> ● Online & Mobile Banking (texting rates may apply) ● eStatements ● Online Check Ordering ● Cashier's Checks ● 24 Hour Telephone Banking ● Safe Deposit Boxes (not available in all branches) ● Notary Public Services (not available at all branches) ● Night Depository Services ● Overdraft Privilege Service (available to eligible applicants) | <ul style="list-style-type: none"> ● Treasury Management (fees may apply) <ul style="list-style-type: none"> ▪ Merchant Services ▪ Remote Deposit Capture ▪ Mobile Remote Deposit Capture ▪ Bill Pay ▪ Cash Management ▪ Online ACH Origination ▪ Online Wire Transfers ▪ Positive Pay |
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Correspondent Banking Services

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| <ul style="list-style-type: none"> ● Bank Stock Loans ● Merchant Card Services ● Secondary Loans ● HARP Loans - DU Refi Plus ● "Niche" Loans | <ul style="list-style-type: none"> ● Participations ● Excess Liquidity Account ● Rural Housing Program ● VA Loans ● FHA Loans |
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