



# Park State Bank

## 2026 Products & Services

| <b>Consumer</b>  |   |
|--|---|
| <b>Checking Accounts</b>   |   |
| <ul style="list-style-type: none"><li>• Simple Checking</li><li>• Investment Checking</li><li>• NextGen Youth Checking</li></ul>   | <ul style="list-style-type: none"><li>• Superior Checking</li><li>• HSA Checking</li></ul>  |
| <b>Savings Accounts</b>  |   |
| <ul style="list-style-type: none"><li>• Regular Savings</li><li>• NextGen Youth Savings</li></ul>  | <ul style="list-style-type: none"><li>• Holiday Savings</li><li>• Higher Learning Savings</li></ul>   |
| <b>Certificates of Deposit</b>   |   |
| <ul style="list-style-type: none"><li>• Standard Terms</li><li>• IRA CDs</li></ul>   | <ul style="list-style-type: none"><li>• Periodic Special Terms</li></ul>  |
| <b>Individual Retirement Accounts</b>  |   |
| <ul style="list-style-type: none"><li>• Traditional</li><li>• SEP (simplified employee pension)</li><li>• Coverdell ESA</li></ul>  | <ul style="list-style-type: none"><li>• Roth</li><li>• Simple (savings incentive match plan for employees)</li></ul>  |
| <b>Loans</b>   |   |
| <ul style="list-style-type: none"><li>• Ready Reserve Overdraft Protection</li><li>• Recreational Vehicle Loans</li><li>• CD/Savings Secured Loans</li><li>• Personal Lines of Credit</li><li>• Auto Loans</li><li>• Stock Secured Loans</li><li>• Unsecured Loans</li></ul> | <ul style="list-style-type: none"><li>• Mortgage Loans</li><li>• Home Equity Lines of Credit</li><li>• One-time Close Construction Loans</li><li>• Standalone Construction Loans</li><li>• Home Equity Loans</li><li>• Secondary Market Loans</li></ul> |

## Consumer

### Card Services

- Contactless Visa® Cards
  - ATM Cards
  - Debit Cards
  - NextGen Debit Cards
  - HSA Debit Cards
- Digital Wallet
  - Apple Pay, Google Pay, & Samsung Pay
- Credit Cards
  - Visa® Rewards Gold Cards
  - Visa® Rewards Platinum Cards
  - Visa® Rewards Secured Gold Cards
- Prepaid Cards
  - Visa® Gift Cards
  - Visa® Travel Cards
  - Visa® Reloadable Cards (reloads only)

### Additional Products and Services

- Online & Mobile Banking (texting rates may apply)
- eStatements/eNotices
- Online Check Ordering
- Check Cashing
- Wire Services (fees may apply)
- ACHs
- Notary Public Services (not available at all branches)
- Overdraft Privilege Service (available to eligible applicants)
- Mobile Deposit
- Bill Pay
- External Transfers (fees may apply)
- Cashier's Checks
- 24 Hour Telephone Banking
- Safe Deposit Boxes (not available in all branches)
- Night Depository Services

## Correspondent/Other Banking Services

- Bank Stock Loans
- Secondary Market Loans
- MHFA loans
- "Niche" Loans
- Merchant Card Services
- Participations
- Rural Housing Program
- VA Loans
- FHA Loans
- Excess Liquidity Account

## Commercial

### Checking Accounts

- Small Business Checking
- Business Interest Checking
- Business Analysis Checking
- Community Checking (non-profits)

### Savings Accounts

- Business Savings Account

### Certificates of Deposit

- Standard Terms
- Periodic Special Terms

### Individual Retirement Accounts

- SEP (simplified employee pension)
- SIMPLE (savings incentive match plan for employees)

### Loans

- Small Business Loans
- Small Business Administration Loans
- Commercial Real Estate Loans
- Small Business Lines of Credit
- Commercial & Industrial Loans
- Working Capital Lines

### Card Services

- Business ATM Cards
- Business Credit Cards
  - Visa® Rewards Business Charge Cards
  - Visa® Rewards Business Credit Cards
- Business Debit/POS Cards
- Visa® Gift Cards
- Visa® Travel Cards
- Digital Wallet
  - Apple Pay, Google Pay, & Samsung Pay

### Additional Products & Services

- Online & Mobile Banking (texting rates may apply)
- eStatements/eNotices
- 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)
- Specialty/Niche Industry Banking
- Treasury Management (fees may apply)
  - Merchant Services
  - Remote Deposit Capture
  - Mobile Remote Deposit Capture
  - Bill Pay
  - Cash Management
  - Online ACH Origination
  - Online Wire Transfers
  - Positive Pay
- CDARS/ICS

