



## PRODUCTS AND SERVICES OFFERED

### LOANS

- Consumer Loans
- Commercial Loans
- Small Business Loans
- Home Loans
- Farm Loans
- Debit Consolidation
- Letters of Credit

We have participated in the following government loan programs:

- Farmers Home Administration Guaranteed loan program
- Small Business Administration Guaranteed loan program
- State of Kansas, Beginning Farmer Loans

### DEPOSITS

- Citizens Checking
- Convenience Checking
- Golden Checking
- NOW Checking
- Student Checking
- Super Savers: Kids Savings
- Money Market Accounts
- Savings Accounts
- Student Savings Accounts
- Certificate of Deposits
- Individual Retirement Accounts

### OTHER SERVICES

- ATM Cards
- Debit Cards
- Credit Cards
- Safe Deposit Box
- Wire Transfer
- Escrow Services
- Automatic Deposits
- Cashier Checks
- Personal Money Orders
- Savings Bonds
- Notary
- Fax Service
- Online Bill Pay
- Internet Banking

### ADDITIONAL TERMS AND RATES

- \$1.00 ATM cash withdrawal fee at foreign ATMs
- \$1.00 ATM balance inquiry fee at foreign ATMs
- Printed check fees based on selected check style
- Dormant account fee of \$5.00 charged if no deposits or withdrawals to an account are made for one year and the balance is \$100.00 or less