



## **CREDIT SERVICES**

LINKBANK makes a wide range of credit services available within the communities we serve. These services are offered on a non-discriminatory basis to consumers, businesses owners, government/municipal entities and/or community-based organizations. The specific terms, interest rates, fees and conditions are subject to change as deemed necessary due to the needs of the customer base and economic environment. The following credit services are offered:

- Personal Home Equity Lines of Credits
- Personal Loans and Lines of Credit
- Residential Mortgage Loans
- Commercial Real Estate loans
- Business Loans and Lines of Credits
- Letter of Credit
- Agricultural Loans

## **DEPOSIT SERVICES**

### **Personal Accounts**

- Checking
- Overdraft Protection
- Money Market
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

### **Convenient Services**

- Mobile Banking
- Mobile Deposit
- Telebanking – 24 Hour
- Night Depository
- Debit Cards
- Online Banking and Bill Pay
- Zelle® - Consumer
- External Transfers

### **Treasury Management Services**

### **ATMs**

- See Branch Listing for locations of LINKBANK ATMs
- Free ATMs nationwide – ATM fees incurred within the U.S. are reimbursed. However, ATM fees incurred outside the U.S. will only receive a surcharge refund.

### **Business Accounts**

- Business Checking
- Sweep Accounts
- Business Savings
- Business Money Market
- Certificates of Deposit
- IOLTA
- MAHT
- Remote Deposit Capture
- Mobile Deposit
- ACH Origination
- Wire Transfers
- Check and ACH Positive Pay
- Line of Credit Sweep
- Zero Balance Account Sweep
- IntraFi Services (ICS and CDARS)
- Merchant Services
- Purchase Cards