



FirsTier Bank offers a variety of Deposit Products. Please see a bank representative for information regarding Deposit Products & Certificates of Deposits.

Loan Services

- **Residential Mortgage Loans for 1 – 4 dwelling units**
- **Home Equity Loans and Lines of Credit**
- **Home Improvement Loans**
- **Manufactured Homes**
- **Interim construction loans**
- **Personal Unsecured Loans**
- **Personal Loans**
- **Automobile Loans**
- **Boats and other recreational vehicles**
- **Small Business Loans and Lines of Credit**
- **Community Development Loans**
- **Commercial and Industrial Real Estate Loans**
- **Commercial and Industrial Loans for working capital**
- **Agriculture loans: crop production, fixed assets, machinery and equipment, and short-term working capital**
- **Loans to public entities**

Deposit Services

- **Checking Accounts**
- **Cashier Checks**
- **Wire Transfers**
- **Automatic Funds Transfers**
- **Notary Servicers**
- **Safe Deposit Box**
- **Savings Accounts**
- **Commercial Banking**
- **Internet and Mobile Banking**
- **Safe Deposit Boxes**
- **ATMs at each branch**

- **Remote Deposit Capture**
- **Positive Pay**
- **Zelle**

Delivery Systems

FirsTier Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by FirsTier Bank's hours of operation. Teller services are available up to 40 hours per week depending on location.

Telephone banking services are available to all customers by calling 1-888-893-4778. Our automated call service is available to all customers 24 hours a day and offers a full array of services including the ability to retrieve balances, loan payments, place stop payments, and transfer funds.

In addition, FirsTier Bank maintains a web site that provides online banking capabilities, bank information including product and service descriptions, bank news, bank history and "contact-us" capabilities via e-mail or phone. The system allows customers to retrieve balances, transfer funds, print statements, e-mail the Bank, access account histories, view check images, and utilize bill payment services.

FirsTier also offers mobile banking which can be accessed through any smartphone. Customers are allowed to view accounts and transfer money within FirsTier bank accounts of the same customer. Customers can also deposit checks through Mobile Deposit which allows convenience no matter where the customer may be located. Zelle has also been added to the payment platform that allows customers to send money instantly to any person, including non-FirsTier Bank customers.

Telephone Banking

- **Automated-Phone On-Call (888)-893-4778**
- **24 hour, 7 days a week accessibility**
- **Account information – deposit and loan accounts**
- **Funds transfer**
- **Product/service/location/hours information**
- **No-charge for service**

Internet Banking

- **Access to Bank by Internet**
- **Account balance information – deposit and loan accounts**
- **Funds transfer**
- **Account histories**
- **Bill payment**
- **Check Images**

- **No-charge for services**

Mobile Banking

- **Access to Bank by smartphone (mobile app)**
- **Account balance information – deposit and loan accounts**
- **Funds transfer**
- **Account histories**
- **Mobile deposits**

Zelle

- **Payments to anyone, including non-First Tier Bank customers**
- **Receive money from anyone, including non-First Tier Bank customers**

Fraud Prevention

- **Positive Pay**
- **Payee Positive Pay**
- **Reverse Positive Pay**
- **ACH Positive Pay**

Night Drop

- **24-hour night drops at all facilities for after-hour transactions**