



## **Skowhegan Savings Bank Retail Banking Products & Services**

### **Consumer Deposit Services**

E-Tegrity Checking  
Integrity Checking  
Integrity Plus Checking  
Integrity Prime Checking  
Integrity Savings  
Integrity Money Market  
Integrity Plus Money Market  
Health Savings Account  
Club Account  
Certificate of Deposit (91 Day; 6 months; 1,2,3 & 5 Year)  
IRA (30 Day; 2,3 & 5 Year)

### **Consumer Lending**

Residential Mortgage Loans-Fixed & Adjustable Rate (Primary, Second Home, Seasonal, 1-4 Family, Land)  
Residential Construction Loans  
Home Equity Loan-Fixed Rate/Fixed Term  
Home Equity Line of Credit (HELOC)  
Personal Loans (Vehicle, Recreational Vehicle, Unsecured & Deposit Secured)

### **Consumer Electronic Services**

Online Banking  
Mobile Banking  
Mobile Deposit  
Bill Pay  
Open Anywhere (Online Account Opening)  
Electronic Documents  
Telephone Banking  
Bank to Bank Transfers

### **Consumer Miscellaneous Services**

VISA Credit Card  
MasterCard Debit Cards  
ATM Card  
Safe Deposit Boxes  
Direct Deposit

## **Business Deposit Services**

Business Checking  
Business Plus Checking  
Community Checking  
Municipal Checking  
Sweep Account  
Business Savings

## **Business Green Products**

Business Green Checking  
Business Green Savings

## **Business Lending**

Commercial & Industrial Loans  
Lines of Credit  
Commercial Real Estate Loans  
Commercial Equipment Financing  
Agency Loan Partnerships

## **Business Electronic Services**

Online Business Banking  
Bill Pay  
Mobile Banking  
Mobile Deposit  
ACH Processing  
Remote Deposit  
Positive Pay  
Telephone Banking  
Online Wires

## **Business Miscellaneous Services**

Payroll Services  
Merchant Services  
Outgoing Bank Wire  
Business VISA

## **Misc Services available to Consumer & Business**

Money Orders  
Treasurer Checks  
Notary Public  
Signature Guarantee  
Wire Transfers  
Foreign Currency Exchange