



## **Product and Services**

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## **Retail Lending Products and Services**

- Real Estate Mortgages
- MHP One Mortgage
- Down Payment Assistance Programs: Mass Dream & Equity Builder
- Automobile Loans
- Collateral Loans
- Construction Mortgage Loans
- Home Equity Lines of Credit with Fixed Rate Loan Advances
- Mass Save – HEAT Loans
- Unsecured Personal Loans and Lines

## **Commercial Products and Services**

### **Loan Products**

- Commercial Real Estate Financing
- Investment Real Estate Financing
- Equipment & Vehicle Financing
- Business Term Loans
- Lines of Credit
- U.S. Small Business Administration Loans (SBA preferred Lender)
- Working Capital Lines of Credit
- Quick decision (Small Business Equipment & Vehicle Loans – Online Application)

## **Commercial Deposit Products and Services**

- Merchant Credit Card Processing Services
- Business Checking and Savings Deposit Products
- Business Money Market
- IOLTA Accounts (Interest on Lawyers Trust Accounts)
- Nonprofit Checking and Savings
- Business Online Banking & Bill Pay
- Mobile Banking App
- Electronic Funds Transfer (ACH)
- Lockbox Services
- Business Credit Card
- Business Debit Card
- Sweep Services – i.e., zero balance account, sweep to line of credit and Target balance sweep
- Remote Deposit Services
- Wire Transfers
- Nightly Depository Services
- Positive Pay & Account Reconciliation
- ZSuite, ZRent, ZEscrow

## Retail Deposit Products

### Checking Accounts\*

- **RITE Premium Checking** – \$8 Monthly Maintenance Service Charge. Monthly Service Charge can be waived with a \$1000 daily balance. Free online, mobile banking, debit card, bill pay, Zelle, e-statements and early direct deposit and unlimited ATM fee rebates. Account also offers Roadside Assistance, Health Savings, Cell Phone Protection, Id Theft Aid, Buyers Protection, Local Discounts and Travel Accidental Death Coverage through Bazing.com.
- **RITE Extra Checking** - \$6 Monthly Maintenance Service Charge. Free online, mobile banking, debit card, bill pay, Zelle, e-statements and early direct deposit and unlimited ATM fee rebates. Account also offers Roadside Assistance, Health Savings, Cell Phone Protection, Id Theft Aid, Buyers Protection, Local Discounts and Travel Accidental Death Coverage through Bazing.com.
- **Basic Checking** – Offers early direct deposit. Monthly Maintenance Service Charge of \$7. Monthly service charge can be waived for customers with a \$100 daily minimum balance or recurring direct deposits. Free for customers under age 18 or over age 65.
- **Bank on Checking** – **Non-interest bearing account designed to be offered to the unbanked, that is only offered through referrals from partners with Worcester Community Action Council.**
- **Non-Profit Checking** – Non-interest bearing account designed to meet the unique needs of non-profit organizations.
- **Student Checking** - Free online, mobile banking, debit card, bill pay, Zelle, e-statements and early direct deposit and unlimited ATM fee rebates. Account also offers Roadside Assistance, Health Savings, Cell Phone Protection, Id Theft Aid, Buyers Protection, Local Discounts and Travel Accidental Death Coverage through Bazing.com.
- **Workplace Checking** - Free online, mobile banking, debit card, bill pay, Zelle, e-statements and early direct deposit and unlimited ATM fee rebates. Account also offers Roadside Assistance, Health Savings, Cell Phone Protection, Id Theft Aid, Buyers Protection, Local Discounts and Travel Accidental Death Coverage through Bazing.com.

*\*ODP Limit up to \$750 and Debit Card Rewards program available for all qualified checking accounts. Overdraft protection program also available by linking savings account to checking account.*

### Savings Accounts

- **Statement Savings** – A basic savings account that pays interest.
- **Holiday Savings Plan** – Our Holiday Savings Plan is designed to help you save up for the holidays...a time of the year when money is needed most.
- **Moola Savings Account** – a savings account for minors designed to teach young people to save by offering higher interest on balances less than \$500.00 and membership in the Cornerstone Bank kids club. Minors are able to earn points for saving and banking activity to redeem for prizes.
- **Personal Money Market Account and Signature Money Market**– Higher yielding interest account with specific limits on third party transactions.
- **Premier Money Market Account**
- **VIP Tiered Savings**
- **Certificates of Deposit**
- **IRA Savings Account and Certificates of Deposits**

## **Retail Deposit Services**

- ACH (electronic funds transfers), Auto Payments and Transfers
- ATM- No charges for SUM members. Debit MasterCard and ATM cards available based upon account type.
- Bank by Mail, Phone, ATM or Internet
- Cashier Checks
- ClickSwitch
- Debit Card Rewards Program - Awards points for using debit cards for POS payments that can be redeemed for products, On-Line Merchant Rewards Program included.
- Direct Deposit
- Electronic Statement with Imaged Checks
- Online Banking and Bill Pay – No charge to bank 24 hours a day, 365 days a year. Bill pay included with all checking products.
- MasterCard Debit Card
- Medallion Signature Guaranty up to \$1,000,000 – must be customers in good standing for at least 6 months
- Mobile Banking App
- Mobile Deposit
- Money Orders
- Notary Public Services
- Online Deposit Account Opening – service that allows certain retail deposit accounts to be opened online
- Overdraft Privilege
- Overdraft Protection
- Safe Deposit Boxes (select locations)
- Currency exchange services