



## Cornerstone Bank & Athol Savings Bank – A Division of Cornerstone Bank

### Combined Product & Service Inventory

This document provides a consolidated comparison of Cornerstone Bank and Athol Savings Bank – Division of Cornerstone Bank products and services, along with highlighted differences.

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#### 1. Retail / Personal Banking Products

##### Checking Accounts

- **Cornerstone Bank:** RITE Premium Checking, RITE Extra Checking, Basic Checking, Student Checking, Workplace Checking, Bank On Checking, Non-Profit Checking, [Bazing.com](http://Bazing.com) benefits, Debit Card Rewards.
- **Athol Savings Bank:** Completely Free Checking, 18-65 Accounts, Student Checking, Club/Basic Checking, Free first order of checks.

##### Youth Accounts

- **Cornerstone Bank:** Moola Savings (points and prizes).
- **Athol Savings Bank:** Save Sum Savings and Save Sum Certificates of Deposit.

##### Savings & Money Market Accounts

- **Cornerstone Bank:** Statement Savings, Holiday Savings, VIP Tiered Savings, Premier Money Market, Personal & Signature Money Market.

- **Athol Savings Bank:** Statement Savings, Club Accounts, Business & Personal Money Markets.

### **Cards**

- **Cornerstone Bank:** Consumer/Personal Debit & Credit Cards.
- **Athol Savings Bank:** Consumer/Personal Debit Cards.

### **CDs & IRAs**

- **Both Banks:** Certificates of Deposit, IRA Savings, IRA Certificates.

### **Digital Banking**

- **Cornerstone Bank:** Online Banking, Mobile App, Mobile Deposit, Zelle, Online Deposit Account Opening.
- **Athol Savings Bank:** Online Banking, Mobile Banking, Mobile Deposit, Card Valet, Telephone Banking.

### **ATM/ITM Access**

- **Cornerstone Bank:** ITM, ATM .
- **Athol Savings Bank:** ITM/, ATM

### **Overdraft Services**

- **Cornerstone Bank:** Overdraft Privilege up to \$750, Overdraft Protection.
- **Athol Savings Bank:** Automatic Transfer Protection.

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## **2. Retail Lending Products**

### **Mortgage Products**

- **Cornerstone Bank:** Real Estate Mortgages, MHP One Mortgage, FHLB down payment assistance grant programs. Construction Mortgages.

- **Athol Savings Bank:** Real Estate Mortgages, MHP One Mortgage, FHLB down payment assistance grant programs. Construction Mortgages.

### **Consumer Loans**

- **Cornerstone Bank:** Automobile Loans, Collateral Loans, Personal Loans & Lines.
- **Athol Savings Bank:** Automobile Loans, Collateral Loans, Personal Loans & Lines.

### **Home Equity**

- **Cornerstone Bank:** HELOC with Fixed-Rate Advances.
- **Athol Savings Bank:** HELOC with Fixed-Rate Advances.

### **Energy Efficiency**

- **Cornerstone Bank:** Mass Save HEAT Loans.
  - **Athol Savings Bank:** Not listed.
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## **3. Commercial / Business Banking Products**

### **Commercial Loans**

- **Cornerstone Bank:** Commercial Real Estate, Investment Real Estate, Equipment & Vehicle Financing, Business Term Loans, Lines of Credit, Working Capital Lines, SBA Preferred Lender, Quick Decision Online Small Business Loans.
- **Athol Savings Bank:** Commercial Real Estate, Investment Real Estate, Equipment & Vehicle Financing, Business Term Loans, Lines of Credit, Working Capital Lines, SBA Preferred Lender, Quick Decision Online Small Business Loans.

### **Business Checking**

- **Cornerstone Bank:** Business Checking, Nonprofit Checking.
- **Athol Savings Bank:** Completely Free Business Checking.

### **Business Savings**

- **Both Banks:** Business Savings, Business Money Market.

### **Merchant Services**

- **Both Banks:** Merchant Services.

### **Cash Management**

- **Cornerstone Bank:** ACH, EFT, Lockbox, Positive Pay, Account Reconciliation, Sweep Services.
- **Athol Savings Bank:** ACH, Remote Deposit Capture.

### **Specialized Services**

- **Cornerstone Bank:** ZSuite, ZRent, ZEscrow.
- **Athol Savings Bank:** Municipal Accounts.

### **Cards**

- **Cornerstone Bank:** Business Debit & Credit Cards.
  - **Athol Savings Bank:** Business Debit Cards.
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## **4. Banking Services (Retail & Business)**

### **Online & Mobile**

- **Both Banks:** Online Banking, Bill Pay, Mobile Banking, Mobile Deposit.

### **Wire Transfers**

- **Both Banks:** Yes.

### **Notary Services**

- **Both Banks:** Yes.

### **Safe Deposit Boxes**

- **Cornerstone Bank:** Select locations.
- **Athol Savings Bank:** Available.

### **Cashier/Treasurer Checks**

- **Cornerstone Bank:** Cashier Checks.
- **Athol Savings Bank:** Treasurer Checks.

### **Money Orders**

- **Both Banks:** Yes.

### **Currency Exchange**

- **Cornerstone Bank:** Yes.
- **Athol Savings Bank:** Not listed.

### **Medallion Signature Guarantee**

- **Cornerstone Bank:** Available up to \$1,000,000.
- **Athol Savings Bank:** Not listed.

### **U.S. Savings Bonds**

- **Cornerstone Bank:** Redem Only
- **Athol Savings Bank:** Redeem Only.

### **Night Depository**

- **Both Banks:** Yes.

### **Telephone Banking**

- **Cornerstone Bank:** Available
- **Athol Savings Bank:** Available.

### **Interactive Teller**

- **Cornerstone Bank:** Available – Select Locations
  - **Athol Savings Bank:** Available – Select Locations
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