

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

1. Retail / Personal Banking Products

Checking Accounts

- Premium Checking, Classic Checking, Simply Free Checking, Student Checking, Bank On Checking.

Youth Accounts

- Moola Savings (points and prizes)
- Greenlight Savings for youth banking.

Savings & Money Market Accounts

- Statement Savings, Premier Savings, Premier Money Market, Personal Money Market.

Cards

- Consumer/Personal Debit & Credit Cards.

CDs & IRAs

- Certificates of Deposit, IRA Savings, IRA Certificates.

Digital Banking

- Online Banking, Mobile App, Mobile Deposit, Zelle, Online Deposit Account Opening, Credit Score and MX (Money Management Aggregator).

ATM/ITM Access

Overdraft Services

- Overdraft Privilege up to \$750, Overdraft Protection.

2. Retail Lending Products

Mortgage Products

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

Consumer Loans

- Automobile Loans, Collateral Loans, Personal Loans & Lines.

Home Equity

- HELOC with Fixed-Rate Advances.

Energy Efficiency

- Mass Save HEAT Loans.
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3. Commercial / Business Banking Products

Commercial Loans

- 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

- Business Checking, Nonprofit Checking.

Business Savings

- Business Savings, Business Money Market.

Merchant Services

Cash Management

- ACH, EFT, Lockbox, Positive Pay, Account Reconciliation, Sweep Services.

Specialized Services

- ZSuite, ZRent, ZEscrow.
- Municipal Accounts.

Cards

- Business Debit & Credit Cards.
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4. Banking Services (Retail & Business)

Online & Mobile Banking

- Online Banking, Bill Pay, Mobile Banking, Mobile Deposit.

Wire Transfers

Notary Services

Safe Deposit Boxes

- Select locations.

Cashier/Treasurer Checks

Money Orders

Currency Exchange

Medallion Signature Guarantee

- Available up to \$1,000,000.

U.S. Savings Bonds

- Redem Only

Night Depository

Telephone Banking

Interactive Teller Machines at all locations.
