

## Personal Loans

- Secured or Unsecured loans
- Auto Loans
- Recreational Vehicle loans (Boats, snowmobiles, ATVs, RVs)
- Overdraft Protection - Personal Reserve Account

## Mortgage Loans

- Fixed-Rate Mortgage - the interest rate stays the same for the entire term of the loan
- Adjustable Rate Mortgages - the interest rate adjusts on a schedule set at loan origination
- Junior Lien mortgage loans
- Home Equity Lines of Credit

## Commercial Loans

- Commercial Real Estate Loans - either fixed rate or adjustable rate
- Commercial Lines of Credit
- Commercial Equipment Loans
- Commercial Working Capital Loans
- Municipal Loans
- Overdraft Protection - Personal Reserve Account

## Options

- Automatic Payments
- Mobile Banking
- Online Banking

**See a Lender for all of the available loan terms and options**