

**Farmers State Bank  
Products and Services Offered**

**Mission Statement  
New Statement as of 2010**

To Make a Difference in the Communities we Serve

**Checking Products**

- Simply Free Checking
- Elite Club Basic
- Elite Club Family
- Direct Interest Checking
- 50 Advantage Checking
- Premier Interest Checking
- Health Savings Account

**Business Checking Products**

- Simply Free Business Checking
- Business Interest Checking
- Commercial Checking

**Savings Products**

- Statement Savings
- Christmas Club Savings
- Certificates of Deposit
- HIFI-Investment Account

**Account Services**

- Sweeps
- Automatic Fund Transfers
- Account Reconciliation
- Stop Payments & Alerts
- Imaged Statements
- Account Inquiries

**Loan Products**

- Consumer Loans
  - Personal
  - Automobiles
  - Boat
  - RV
  - Travel/Livestock Trailers
  - Equipment
  - Buggies
  - Motorcycles
  - ATV/Snowmobiles/Jet Skies

- Mortgage
  - Home Equity Loans (Fixed and Variable)
  - CD & Savings Secured
  - Credit Card (Third Party)
- Commercial Business Loans
    - Commercial Working Capital Lines of Credit
    - Crop Input Lines of Credit
    - Farm Operating Lines of Credit
    - Commercial/Agricultural Vehicle Loans
    - Commercial/Agricultural Equipment Loans
    - Commercial/Agricultural Construction loans
    - Commercial/Agricultural Real Estate Refinance Loans
    - Commercial/Agricultural Real Estate Purchase Loans
    - Business Credit Card (Third Party)
    - SBA/FSA Guaranteed Loans

### **Loan Services**

- Account Reconciliation
- Account Inquiries
- Automatic Funds Transfers
- Sweeps
- VOM/Credit Verification – LaGrange Office Only
- Merchant Services

### **Electronic Banking**

- Internet Banking
- Online Bill Pay
- Electronic Statements
- Telephone Banking
- ATM
- Debit Card
- Online Cash Management
- Mobile Banking (including mobile deposit and P2P)
- Zelle
- Text Banking
- Digital Wallets (Apple Pay, Samsung Pay, Google Pay)

### **Other Products and Services**

- Safe Deposit Box Rental – Currently not available at the Sturgis or Millersburg Office
- Medallion Signature Guarantee – Angola, Fremont and LaGrange locations (Customers only)
- ACH Transfers
- Wire Transfers
- Cashiers Checks
- Personal Money Orders
- Visa Gift Cards (*Non-reloadable*)
- Merchant Capture