

Listing of Services Available from The Fort Jennings State Bank

DEPOSIT SERVICES

Checking Accounts, including:

- Personal and Business Checking Accounts
- Negotiable Order of Withdrawal (NOW) Accounts
- Personal and Business Money Market Accounts
- Health Savings Accounts

Savings Accounts, including

- Personal and Business Savings Accounts
- Christmas Club Accounts

Individual Retirement Accounts (IRA)

Personal and Business Certificates of Deposit (CD)

LOAN SERVICES

Real Estate Mortgage Loans, including:

- Residential and Commercial Mortgage loans
(including First-Time Homebuyer and Zero Downpayment)
- Residential and Commercial Construction Mortgage loans
- Home Equity Line-of-Credit loans

Secured and Unsecured Consumer and Business loans
(including Checking Account Overdraft Protection)

OTHER SERVICES

- Money Orders
- Safe Deposit Box
- After Hours (Night) Depository
- Automated Teller Machine (ATM) and Debit Card
- Internet Banking (via www.fjsb.com)

The Fort Jennings State Bank offers the following consumer loan products:

REAL ESTATE LOANS:

- Residential Mortgage Loans
- Home Equity Line-of-Credit Loans
- Real Estate construction Loans

NON-REAL ESTATE LOANS:

- Consumer Installment Loans