



COMMUNITY REINVESTMENT ACT

Retail Banking Products & Services 2025

DEPOSIT SERVICES

Personal Accounts

- Security Checking
- Security Plus Checking
- Security Interest Checking
- The Best Money Market Account
- Investor Money Market
- Security Savings
- Youth Savings
- Health Savings Accounts
- Tiered Rate Certificates of Deposit
- Premier Checking
- Premier Savings

Business Accounts

- Small Business Checking
- Security Business Checking
- Business Interest Checking
- Organization Checking
- Organization Interest Checking
- Business Investors Account
- Business The "Best" Money Market
- IOLTA/IBRETA Checking Accounts
- SWIB Business Money Market
- Business Savings
- Premier Business Checking
- Premier Business Interest

IRA Accounts

- Traditional
- ROTH
- Coverdell Education
- SEP IRAs
- (Offered through either a Flex (Variable Rate) or Tiered Rate CD IRAs)

LOAN SERVICES

Retail

- All types of consumer loans
- 10/15/20/30 year fixed rate residential mortgage loans
- 3/3 and 7/1 Adjustable Rate Mortgage residential mortgage and land loans
- Fixed Second Mortgages- 7 year fixed rate (fully amortized) and 10 year fixed rate (fully amortized)
- Residential construction loans (owner occupied) First and Second Mortgages
- Home Equity Line of Credit mortgage loans
- Medical Professional (M1-Fixed Rate and M2-ARM Loans)
- FHA, VA, USDA, WHEDA

LOAN SERVICES CONT.

Commercial

- Real Estate loans
- Personal Property loans
- WHEDA loans
- SBA loans
- USDA loans
- Insurance Agency financing
- Other business purpose loans

Agricultural

- Real Estate loans
- Personal Property loans
- WHEDA loans
- FSA Loans
- SBA loans
- USDA loans
- Other agricultural purpose loans

OTHER SERVICES

- 24-Hour Telephone Banking
- Online Banking
- Cash Management (ACH file initiation, wire transfer services, Positive Pay Solutions)
- Safe Deposit Boxes (not available in River Falls or Black River Falls Motor Bank)
- Debit/ATM Cards
- Remote Deposit Capture
- Bill Pay
- Small Business Bill Pay
- ESI Statements enhanced image (statements, notices and tax forms)
- Mobile Banking
- Mobile Deposit
- Bank to Bank Transfers
- Person-to-Person Transfers
- Consumer Online Account Opening
- Prepaid Cards
- Instant Issue Debit Cards (available at Bloomer, Durand, Black River Falls Main Branch and Ladysmith)
- Digital Wallet
- Zelle
- My Card Rules
- Auto Books
- Insights (Personal Financial Management)