



CONSUMER LOAN PRODUCTS

Personal Loans

- Personal
- Auto & RV/Camper
- Boat
- Unsecured Installment
- Ready Credit (Overdraft)

Mortgage Loans

- Fixed Rate Mortgage
- Adjustable Rate Mortgage (ARM)
- Conventional
- FHA Financing
- VA Financing
- Rural Development/USDA Program
- MyCommunity Home Loan
- State-specific Bond Programs
- Home Equity Loan and Line of Credit (HELOC)

Specialty Loans

- Physician & Resident Physician
- Construction – to – Permanent
- Lot Loan



BUSINESS LOAN PRODUCTS

Real Estate & Construction Financing

- Commercial Real Estate (CRE)
- Construction
 - 1-4 Family Residential
 - Land Development

Business & Operating Loans

- Commercial and Industrial (C&I)
- Working Capital Loans
- Lines of Credit
- Small Business Loans
- Business Credit Cards

Specialized Business Financing

- Fixed Asset Financing
- Business Purchase Loans
- Life Equity Loan

Government-Guaranteed & Government-Related Lending

- Small Business Administration (SBA)
- USDA Loans
- Municipal Lending



Sector-Specific Lending

- Agriculture Loans
- Energy Financing
- Nonprofit Lending