

Available Loan and Deposit Products:

Loan Services

- **Mortgage Loans:**
 - Primary Residence, 1-4 Family Purchase/Refinance
 - Secondary Residence, 1-4 Family Owner Occupied, Purchase/Refinance
 - Seasonal Residence, 1-4 Family Owner Occupied, Purchase/Refinance
 - Construction/Permanent
 - Investment Property 1-4 Family Purchase/Refinance
- **Mortgage Loans include both Low Down payment loans and No Closing Cost Loans**
- **Automobile Loans**
- **Home Equity Loans/Lines of Credit**
- **Recreational Vehicle Loans**
- **Unsecured Personal Loans**
- **Personal Line of Credit**
- **Home Improvement Loans**
- **Commercial Loans:**
 - Commercial Real Estate Mortgages
 - Agricultural Loans
 - Term loans
 - Installment loans
 - Lines of credit
 - Letters of credit
- **Over Draft Line of Credit**
- **VISA Credit Cards**

Deposit Services

- **Personal Checking Accounts:**
 - Basic Banking Checking Account
 - CCB Advantage Checking
- **Interest Earning Accounts:**
 - Gold Club Now Checking

- **Business Checking Accounts:**
 - Just Right Checking I
 - Just Right Checking II
 - Just Right Checking III
 - NOW Business/Municipal
- **Business Savings Accounts:**
 - Municipal Money Management
 - Business Money Management Plus

- Savings Accounts:

- CCB Advantage Savings
- Statement Savings Account
- Money Management Plus Account
- CCBee Kids Cash Club Account
- Gold Club

- Individual Retirement Account (Traditional, Roth and Coverdell Education)

- HSA Checking Account
- Christmas Club Savings
- Certificate of Deposit Accounts

**Delivery
Systems:**

CCB offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers from traditional avenues (personal visits) to using CCB's Toll free Voice Banking System which is available to all customers 24 hours a day for fast, current, real time account balances, statement information, deposit transfers, and making loan payments.

Personal computer banking services are also offered (currently at no charge) to all CCB customers. CCBank Online banking service can be used to view real-time account balances, check images, and account history; 24 hour access to checking, loans, and CD's; able to export history to financial software or spreadsheets; transfer funds between CCB accounts; pay bills online; and make CCB loan payments. CCBill Pay allows you the flexibility of paying all your bills online from any computer with internet access and at any time you choose. Customers have the option to enroll their accounts in E-Statements to eliminate clutter, reduce waste, and stay ahead of identity thieves. CCB Now is a free mobile banking app that allows access from a smart device. Customers can check account balances, transaction history and make mobile deposits anytime day or night. Also available is DPXPay. This allows customers to send or receive payments person-to-person or move money between their CCB account and their account at another financial institution. CCB customers have access to use the MobiMoney app which allows full control of their debit cards to set controls and alerts to limit fraud. Commercial customers are offered the option of Remote Deposit Capture to make deposits without having to go into a CCB branch.

In addition, CCB maintains a web site that provides on-line banking capabilities, bank information including Product and service descriptions, bank history, bank directors and officers, bank locations, privacy and Website policies, and "contact-us" capabilities via e-mail. The website also contains other resources such as financial calculators and information on how to protect yourself against Identity Theft. Customers are also able to open deposit accounts and apply for loans through the website.

