

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**
- **Unsecured Home Improvement Loans**
- **Cash Secured Loans**
- **Commercial Loans:**
 - Commercial Real Estate Mortgages
 - Agricultural Loans
 - Term loans
 - Lines of credit
 - Letters of credit

- **Overdraft 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
 - Local Impact checking (new 7/2025)
- **Business Savings Accounts:**
 - Municipal Money Management
 - Business Money Management Plus
 - Business Money Market Float Rate
 - Municipal Money Market Float Rate
 - Statement Savings

- Savings Accounts:

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

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

- HSA Checking Account
- Christmas Club Savings
- Certificate of Deposit Accounts
- Certificate of Deposit Registry Service (CDARS)

**Delivery
Systems:**

CCB offers the ability 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. CCB 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. CCB BillPay allows the flexibility of paying all your bills online from any computer with internet access and at any time you choose. For our loan customers that do not have CCB deposit accounts we offer Portal Pay. This gives the ability to receive loan payments online. A link to the portal is on our website.

Customers have the option to enroll their accounts for 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 Allied A2A/P2P. 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 the Card Suite Lite app which allows full control of their debit cards to set controls and alerts to limit fraud. Commercial customers have access to online Business Banking and Business Online BillPay Commercial customers are offered the option of Remote Deposit Capture to make deposits without having to go into a CCB branch. Also available to our business customers is Check Positive Pay. This allows business customers to reconcile issued checks to checks presented for payment. If the information uploaded by the customer does not match the check amount and number when presented for payment, it will be rejected.

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, CRA public file, 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.