



## PRODUCTS AND DELIVERY CHANNELS

The following are products and delivery products offered by Maine Community Bank:

### Loan Products

- Residential Mortgage Loans
- 1<sup>st</sup> Time Homebuyer Mortgages
- Affordable Housing Mortgages
- Construction Mortgages
- Home Equity Loans and Lines of Credit
- Personal Loans
- Automobile Loans
- Small Business Loans and Lines of Credit
- Commercial Real Estate Loans
- Commercial and Industrial Loans

### Deposit Products

- Checking Accounts, Personal and Business
- Savings Accounts, Personal and Business
- Money Market Accounts, Personal and Business
- Certificates of Deposit and IRAs
- Planned Savings (higher rate for low balances)
- IOLTA Accounts
- HSA Accounts

### Delivery Channels

Maine Community Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers.

Mobile and telephone banking services are available to all customers 24 hours a day and offer a full array of services. Business and Retail Online Banking services are also offered.

In addition, the Bank maintains a web site that provides online banking capabilities, mortgage applications, description of products and services, security and identity theft prevention tips, employment opportunities, and "Contact Us" capabilities via email.

### Telephone Banking

- 24-hour accessible
- Account information – deposits and loans
- Funds transfer
- Product/service/location/hours information
- No charge for these services

### Business and Retail Mobile Banking

- Access by Business or Retail mobile app
- Check balances and recent transactions
- Transfer money
- Set alerts
- Mobile Deposit
- No charge for these services

### Internet Business and Retail Online Banking

- Access to bank accounts via Internet
- Account information – deposits and loans
- Funds transfer
- Loan payments
- Limited account transaction histories
- Bill payment
- Check images
- eStatements
- No charge for these services

### Cash Management Services

- Remote Deposit Capture
- Wires
- ICS Sweep
- ACH Origination

### After Hours Banking

- 24-hour night drops at all facilities for after-hour transactions
- Bank-by-mail

### ATM

- Checks and cash can be deposited into ATMs at all branch locations