

Montgomery Bank Products and Services

Montgomery Bank branch locations offer full banking services for individuals, excluding the Miner Branch location, which is a drive-thru only facility. Full banking services include small business loans, commercial loans, agricultural loans, consumer loans, mortgage loans, home equity loans, and overdraft lines of credit. All branches with lobby hours offer safe deposit boxes.

Montgomery Bank Traditional Deposit Products

- Checking Accounts
- NOW Accounts
- Savings Accounts
- Certificates of Deposit
- IRAs
- Commercial and Small Business Banking Accounts

Montgomery Bank Non-Traditional Deposit Products

- Montgomery Blue Free Checking
- Montgomery eBlue Checking
- Montgomery eGold Checking
- Montgomery Gold Money Market Checking
- Montgomery Cash Back Checking
- Montgomery Blue Basic Group Banking Checking
- Montgomery eBlue Group Banking Checking
- Montgomery eTeen Checking
- Montgomery New Start Checking – Bank On National Standards Certification
- Montgomery New Start Savings
- Kids Club Savings
- Health Savings Accounts

Montgomery Bank Loan Products

- Residential Mortgage Loans for 1-4 dwelling units
- Residential Construction Loans
- Residential Bridge Loans
- Residential Lot Loans
- VA Mortgages
- Montgomery New Start Mortgage Loan
- Residential Investment Loans
- Home Equity Loans and Lines of Credit
- Personal Unsecured Credit Line (overdraft protection)
- Personal Loans
- Automobile Loans

- Boat & Recreational Vehicle Loans
- Motorcycle & ATV Loans
- Certificate of Deposit and Savings Account Collateralized Loans
- Securities Loans
- Small Business Loans and Lines of Credit
- Commercial and Industrial Loans
- Agricultural Loans
- Community Development Loans
- Commercial Real Estate Loans
- Overdraft Defender Line of Credit
- Credit Builder Loan

Investment and Brokerage Products and Services*

- Brokerage Services
- Investment Accounts

Insurance Products and Services*

- Life Insurance
- Long-Term Care Insurance
- Annuities

**Investment and Insurance Products are not a deposit; not FDIC insured; not insured by any federal government agency; and are not guaranteed by the Bank. These products may go down in value.*

Delivery Systems

Montgomery Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by Montgomery Bank's generous hours of operation.

Telephone banking services are available to all customers via two methods. Our Customer Service Center is available from 7:30 a.m. to 6:00 p.m. Monday through Friday and from 7:30 a.m. to 12:00 p.m. on Saturday. Our automated Telebanc system is available to all customers 24 hours a day, and offers a comprehensive array of services including the ability to retrieve balances, report lost/stolen debit, ATM, and credit cards, place stop payments, and transfer funds.

Personal computer banking services (eBanking and Bill Pay) are currently offered at no charge to all Montgomery Bank retail customers. The eBanking system allows customers to retrieve balances, transfer funds, print statements, e-mail the Bank, access account histories, view check images, and utilize bill payment services. A similar product (known as eCorp) is offered to commercial customers. This service has three levels (eCorp Blue, eCorp Gold and eCorp Platinum) to meet the needs of each type of commercial customer. In addition, Montgomery

Bank offers commercial customers a product known as eDeposits which allows for remote deposit capture.

A mobile banking suite of services is available to Bank customers, which includes, mobile banking, mobile bill pay, A2A (account to account) transfer service, P2P (person to person) transfer services.

Montgomery Bank maintains a web site that provides access to our on-line banking capabilities, bank information (including product and service descriptions), employment opportunities, bank news, bank history, bank financial information, and “contact us” capabilities via e-mail or chat.

On-line chat service is available with our Customer Service Center from 7:30 a.m. to 6:00 p.m. Monday through Friday and from 7:30 a.m. to 12:00 p.m. on Saturday. The Personal and Business eBanking chat service representatives are available Monday – Friday from 7:30 a.m. to 5:00 p.m.

The Bank further offers “bank-by-mail” complimentary self-addressed, postage-paid envelopes provided to customers at no charge. All facilities also offer 24-hour night drops for after-hour transactions.