

Farmers State Bank
Products and Services Offered

Mission Statement
New Statement as of 2010

To Make a Difference in the Communities we Serve

Checking Products

- Simply Free Checking
- 50 Direct Interest Checking
- Benefits Checking
- Premier Interest Checking
- Health Savings Account

Business Checking Products

- Simply Free Business Checking
- Business Interest Checking
- Commercial Checking

Savings Products

- Statement Savings
- Christmas Club Savings
- Certificates of Deposit
- HIFI-Investment Account

Account Services

- Sweeps
- Automatic Fund Transfers
- Account Reconciliation
- Stop Payments & Alerts
- Imaged Statements
- Account Inquiries

Loan Products

- Consumer Loans
 - Personal
 - Automobiles
 - Boat
 - RV
 - Travel/Livestock Trailers
 - Equipment
 - Buggies
 - Motorcycles
 - ATV/Snowmobiles/Jet Skies
 - Mortgage
 - Home Equity Loans (Fixed and Variable)

- CD & Savings Secured
- Credit Card (Third Party)

- Commercial Business Loans
 - Commercial Working Capital Lines of Credit
 - Crop Input Lines of Credit
 - Farm Operating Lines of Credit
 - Commercial/Agricultural Vehicle Loans
 - Commercial/Agricultural Equipment Loans
 - Commercial/Agricultural Construction loans
 - Commercial/Agricultural Real Estate Refinance Loans
 - Commercial/Agricultural Real Estate Purchase Loans
 - Business Credit Card (Third Party)
 - SBA/FSA Guaranteed Loans
 - Participations

Loan Services

- Account Reconciliation
- Account Inquiries
- Automatic Funds Transfers
- Sweeps
- VOM/Credit Verification – LaGrange Operations Office Only
- Merchant Services

Electronic Banking

- Internet Banking
- Online Bill Pay
- Electronic Statements
- Telephone Banking
- ATM
- Debit Card
- Online Cash Management
- Mobile Banking (including mobile deposit and P2P)
- Zelle
- Text Banking
- Digital Wallets (Apple Pay, Samsung Pay, Google Pay)

Other Products and Services

- Safe Deposit Box Rental – Currently not available at the Sturgis or Millersburg Office
- Medallion Signature Guarantee – Angola, Fremont and LaGrange locations (Customers only)
- ACH Transfers
- Wire Transfers
- Cashiers Checks
- Personal Money Orders
- Visa Gift Cards (*Non-reloadable*)
- Merchant Capture