

## **Services Offered by Clear Lake Bank and Trust Company**

Deposit Products & Services offered at all locations.

### **A. Consumer Deposit Products & Services**

1. BreakFree Checking
2. Free Checking
3. New Generation Checking
4. World Class Checking
5. Online Account Application
6. Health Savings Account
7. Student Savings Account
8. Savings Account
9. Premium Savings Account
10. Online Account Application

### **B. Business Deposit Products & Services**

1. Flat Fee Checking
2. Small Business Checking
3. Business Analysis Checking
4. Premium Business Savings
5. Non-Profit Checking
6. Real Estate and Lawyer Trust Checking
7. Health Savings Accounts
8. Business Internet Banking
9. Check Collect
10. Merchant Card Services including MasterCard®, VISA®, American Express® and Discover®
11. Positive Pay
12. Virtual Deposit
13. Direct Deposit
14. Debit Card
15. Mobile Deposit

### **C. Other Banking Services**

1. Commercial Sweep Accounts
2. Consumer Sweep Accounts
3. Christmas Club Savings Account
4. Certificates of Deposit – Time Accounts with various maturities
5. Certificate of Deposit – Intrafi Accounts
6. IRA Certificates of Deposit – Time Accounts with various maturities
7. Internet Banking/Bill Pay
8. Electronic Statements
9. Bounce Protection
10. Trust Services
11. Safety Deposit Boxes
12. Customer Safekeeping
13. Photo static Copies

14. Cashier's Checks
15. Wire Transfers (Incoming and Outgoing)
16. Mastercard Debit Cards
17. Drive-up ATM
18. Drive-up banking
19. Notary Services
20. Signature Guarantees
21. Amortization Schedules
22. Telephone/Voice Banking
23. Telephone Transfers
24. Stop Payment
25. Cash Advances from MasterCard®, VISA® and Discover®
26. Facsimile Transmissions – Incoming and Outgoing
27. Indemnity Bonds
28. Foreign Currency Exchange
29. Coin Counting
30. Checkbook Balancing
31. Research
32. Verification of balances
33. Temporary Statements/Checks
34. Redemption of EE, I and H Government Bonds
35. Night Bag rental
36. Check orders
37. Mobile Apps
38. Mobile Deposit
39. MyPic Debit Card
40. E-News
41. Assist set-up of ACH
42. P2P Payments
43. Apple Pay/Google Pay
44. Junior Sailors Club
45. Virtual Deposit
46. Online/Electronic Account Opening

#### D. Non-FDIC Insured Products

1. Non-FDIC Insured products are offered through CLB&T Insurance & Financial Services, Inc., an affiliate of Clear Lake Bank & Trust Co.
2. Non-FDIC Insured investments are offered through Lamont Financial Group not affiliated with Clear Lake Bank & Trust Co.

### Loan Products & Services offered at all locations

#### A. Consumer Residential Real Estate

1. Consumer Real Estate (In House)  
5-year balloon – Fixed Rate
2. Consumer Construction Loans

6-12 month – Fixed Rate

3. Consumer Real Estate (Secondary market – IBMC, FHLB and Windsor Mortgage)
  - Conforming Conventional Fixed Rate Mortgages 15, 20, 30 year
  - Rural Development (when available)
  - VA Fixed Rate Loan
  - FHA Fixed Rate Loans
  - First-time Home Buyers
  - First-time Home Buyers Plus
4. Consumer Home Equity/Home Improvement Real Estate Loans
5. Home Equity Line of Credit
6. First Time Homebuyer Grants
7. Online Mortgage Applications

#### B. Consumer Installment

1. Consumer Direct Personal, Recreational Vehicles, and Auto Loans
2. Consumer Indirect Auto, and Boat/Personal Watercraft Loans
3. Credit Cards - VISA® & American Express®
4. Credit Reserve
5. Online Loan Applications/Pre-Approvals
6. Credit Life & Accident/Health Insurance
7. Guaranteed Asset Protection (GAP)

#### C. Business and Commercial

1. Commercial Real Estate Term Loans
  - Up to 20-year amortization
  - Various terms (3- & 5-year balloon)
  - Fixed or Variable Interest Rates
2. Commercial Term Equipment Loans
  - 60 month (84 months on new equipment)
  - Fixed or Variable Interest Rates
3. Commercial Working Capital Operating Loans
  - One year – Fixed or Variable Interest
4. Small Business Administration Loans
5. Letter of Credit
6. Credit Cards - VISA®

#### D. Agricultural

1. Agricultural Loans – Farm Operating Lines of Credit
  - Fixed or Variable Interest Rate
2. Agricultural Loans – Farm Real Estate
  - 5-year balloon – Fixed or Variable Interest Rates
3. Agricultural Term Equipment loans
  - Up to 7 years – Fixed or Variable Interest rates
4. Farm Service Agency Loans

\*OTHER PRODUCTS AND SERVICES MAY BE OFFERED ON A PERIODIC BASIS DUE TO COMPETITIVE REASONS\*