
WALDO STATE BANK

TOPIC: COMMUNITY REINVESTMENT ACT
FROM: Karla Kaseno, CRA Officer
SUBJECT: List of Products and Services

Waldo State Bank has a wide array of banking products and services to assist their customers in meeting their financial needs. A list if products and services available to businesses and individuals would include:

- Savings Accounts
 - Statement
 - ATM Cards
- Health Savings Accounts (HSA)
- Christmas Club Savings Accounts
- Vacation Club Savings Accounts
- Money Markets
- Checking Accounts
 - Business Interest Bearing Checking Accounts
 - Now Accounts – Personal Accounts Only
 - Debit Cards
 - Scorecard Rewards Program
 - Falcon 6 / SecurLOCK Fraud Detection
 - Checks
 - Overdraft lines of credit
- Certificate of Deposits
- IRA Certificate of Deposits
- Cashier Checks
- Safe Deposit Boxes
- Loans
 - Consumer
 - Commercial (real estate and non-real estate)
 - Fixed and Adjustable Rates
 - Escrows
 - Lines of Credit
 - Agricultural (real estate and non-real estate)
 - Fixed and Adjustable Rates
 - Escrows

- Lines of Credit
- Construction
- Mortgage
 - Fixed and Adjustable Rates
 - Home Equity Line of Credit
 - Escrows
- Credit Cards
- Wire Transfers
- Apple Pay / Samsung Pay / Android Pay
- ACH Receiving
- Automated Teller Machine (ATM)
- Night Deposit
- Bank by Mail
- Telephone Transfers
- Automated Phone Banking
- Website Hosting
- Online Banking
 - Bill Pay
 - eStatements
- Mobile Banking App
- Mobile Capture
- Merchant Capture for Businesses/Non-Profits
- ACH Origination
- ESign
- Start Card
- EMV chip card
- Quickbooks