

**AMERISERV FINANCIAL**  
**2024 PRODUCTS & SERVICES**

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**CHECKING PRODUCTS:**

1. StudentLife Checking
2. SimpleLife Checking
3. ActiveLife Checking
4. ComfortLife Checking
5. Free Business Checking
6. Non-Personal NOW
7. Business UltraFlex Checking
8. Business Analysis Checking
9. PA IOTLA Checking
10. Municipal NOW Accounts
11. Investors NOW Accounts
12. Small Business I
13. Small Business II

**MONEY MARKET PRODUCTS:**

1. Preferred Money Market Account (Personal & Business)
2. Municipal Money Market Account
3. Money Market – Local
4. Money Market – Regional
5. Advantage Money Market (Regional Only)
6. Specialty Trust Money Market

**SAVINGS and HOLIDAY CLUB PRODUCTS:**

1. SOAR Statement Savings
2. eHoliday Club

**TIME DEPOSIT PRODUCTS:**

1. Various Types of CDs
2. Flexible CDs, 90 days (not available to open as of 7/25/2022) and 2 year (not available to open as of 5/1/2022)
  - a) IRA: Traditional, Roth, Education, Accumulation

**ACCOUNT ENHANCEMENTS:**

1. Visa Check Card
2. Business Visa Check Card
3. Overdraft Defender
4. Overdraft Protection from Savings Account

**OFFICIAL CHECKS:**

1. Cashier's Checks or Money Orders
2. Certified Checks

**SAVINGS BONDS:**

1. Redemption of Bonds Only

**LOAN PRODUCTS:**

1. Closed End Loans
  - a) Auto & Motorcycle
  - b) Secured
  - c) Unsecured
2. Open End (Lines of Credit)
  - a) Home Equity
    - i. Open End (fixed rate advance options available through the Loan in a Line Product)
    - ii. Combination Mortgage and Home Equity
  - b) Executive Line of Credit (ELOC)
  - c) Personal Lines of Credit (with overdraft protection)
3. Credit Cards
4. Residential Mortgages
  - a) Fixed Rate Conventional
  - b) Adjustable Rate Mortgages
  - c) Construction Financing
  - d) FHA 203(b) Residential Mortgage
  - e) VA Mortgages
  - f) AmeriServ Community Loan Program
5. Commercial/Business Loans and Mortgages

**SERVICES:**

1. Safe Deposit (Available at Certain Branch Locations)
2. Night Deposit (Available at Certain Branch Locations)
3. Cash Processing
4. Foreign Currency Exchange
5. Telephone Banking
6. ATM Network
7. Internet Banking, Bill Payment, External Transfers, Personal Finance, Mobile Apps, Mobile Deposits, Apple Pay
8. Wire Transfer
9. Coin Machine Service (Available at Certain Branch Locations)
10. Utility Payments
11. Medallion Stamps
12. Merchant Services
13. Deposit Sweep Service
14. Commercial Remote Deposit Service
15. E-Statements
13. Trust Services
  - a) Financial Planning, Retirement Planning, Estate Planning, Education Planning
  - b) Investment Agency
  - c) Estate Administration
  - d) Personal Trust Administration (Revocable, Irrevocable, Irrevocable Life Insurance, Minor, Rabi)
  - e) Charitable Trust Administration
  - f) Education Trust Administration
  - g) Retirement Plan Administration (Qualified and Non-Qualified)
  - h) Individual Retirement Accounts
  - i) Special Needs Trust Administration
  - j) Pre Need Funeral Trust Administration
  - k) Cemetery Association Trusts (Permanent Lot Care, Merchandise, Endowment)
  - l) Pooled Special Needs Trust Investment Management and Record Keeping
  - m) Guardianship of Incompetents and Minors
  - n) Financial Power of Attorney
  - o) Special Asset Administration (Commercial Real Estate, Oil & Gas Management, Timber Management, etc.)
  - p) Custody Services
  - q) ERISA/Funds
  - r) AmeriServ Financial Services