

**STILLMAN BANCCORP N.A.
SERVICES PROVIDED AT THE
STILLMAN VALLEY OFFICE**

Deposits & Customer Services

High Yield Advantage Account

Individual Retirement Accounts

- Roth
- Traditional
- SEP

Variable Rate Individual Retirement Accounts

Coverdell Education Savings Account

Health Savings Accounts

Savings Accounts

Christmas Club Accounts

Checking Accounts

- Stillman Investor Checking
- Stillman Premier Checking
- Stillman Checking Plus
- Stillman Student Checking
- Stillman Free Checking
- Free Business Checking
- Business Checking
- Business Interest Checking
- CMS (Cash Management Services)
- Public Funds

Stillman Debit Card

- Personal, Business, and HSA

TeleBanking

Online Banking with Check Images

Online Bill Payment/ Presentment

Mobile Banking and Mobile Apps

Mobile Deposit

Mobile Account Alerts and Text Banking

Cashier's Checks

Personal Money Orders

Visa Access Cards

Visa Travel Money Cards

Visa Gift Cards

Automated Teller Machines (ATMs)

MoneyPass[®] ATM Network

24-Hour Depository

Bank-by-Mail

Direct Deposits

Automatic Payments and Transfers

Statement Reconciliation

Electronic Statements

Check Image Statements
Stop Payments
Telephone Transfers
Customer Check Cashing
Cash Advance – Visa, MasterCard, Discover
Merchant Processing
Business Remote Deposit
Safe Deposit Boxes
Notary Public Service
License Sticker
Wire Transfer Service

Investment

Jumbo C.D.s
CDARS (Certificate of Deposit Account Registry Service)
Repurchase Agreements
ICS (Insured Cash Sweep)

Loans

Business Loans
Small Business Administration Loans
FSA Guaranteed Loans
Agricultural Loans

- Operating
- Machinery
- Livestock

Real Estate Loans

- Residential
- Investment Property Loans
- 10, 15, 20 & 30 Year Fixed Rates
- Adjustable Rate Mortgage Loans
- Fixed Equity 2nd Mortgage Loans
- Affordable Housing Programs for Low to Moderate Income Borrowers
- Guaranteed Rural Housing Program
- FHA
- First Time Home Buyer Program
- Illinois Housing Development Authority Loans (IHDA)
- Residential Rehabilitation Loans
- Commercial
- Farm
- Lots
- Construction

Consumer Loans

- Automobiles
- Direct
- Home Improvement
- Motor Homes
- Recreational

- Consolidation
- Personal

Bridge Loans

Home Equity Lines of Credit

Credit Card

- Visa
- Visa Business Card

Letters of Credit

Overdraft Protection Loans

Savings and Time Certificate of Deposit Loans

Credit Life and Accident and Health Insurance on Installment Loans

Credit Counseling

Trust

Treasury Securities - Book Entry

Personal Trusts

Investment Management Accounts

Individual Retirement Accounts

Charitable Trusts

Estate Administration

Guardianships

Custodial Accounts

Employer Sponsored Retirement Plans

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