
List of Services

CREDIT SERVICES OFFERED

Residential mortgage loan programs remain as one of the Banks primary focuses. As the Bank has evolved and its customers' needs have diversified, small business deposit accounts and lending products have been added to assist our customer base. While residential mortgage loan programs remain a vital part of the Bank's focus, business loans and commercial real estate loans have been included in the primary focus during the past few years as the residential market has contracted.

The Bank is proud to offer the following mortgage, consumer, and business loan programs to meet the credit needs of its community.

Real Estate Mortgages	Business Loans
Fixed Rate Conventional Loans	Commercial Loans
Government Loans (FHA / VA)	Commercial Real Estate Loans
Fixed Rate Jumbo Loans	Business Lines of Credit
Home Equity Lines of Credit Loans	Construction Loans
Home Equity Loans (Fixed Seconds)	Franchise Remodeling Financing
Construction Permanent Loans	Partnership Plus Line of Credit
Rehabilitation Loans	
Affordable Housing Loans	
Massachusetts Housing Finance Agency Loans	
Consumer Loans	Credit Cards *
Overdraft Protection	Business Cash Preferred Card
Mass Saves HEAT Loan	Everyday Rewards+ Card
	Signature Max Cash Preferred Card
	Travel Rewards+ Card
	Reserve Rewards+ Card
	College Real Rewards Card
	Max Cash Secured Card
	Zero+ Card
	Business Real Rewards Card
	Business Zero+ Card
	Smart Business Rewards Signature Card
	Community Card
	Signature Business Company Card
	Secured Card

***Credit Cards issued by Elan Financial Services. All applications are subject to Elan Financial Services Underwriting Guidelines.**

ACTIVITIES THAT MEET THE CREDIT NEEDS OF THE COMMUNITY

As part of its commitment to serve the community, the Bank develops and participates in several unique credit and non-credit services. The strong emphasis that the Bank places on the credit needs of the community stems from recognition that everyone in the community is entitled to, and requires, a range of credit services. The Bank feels that its commitment to the spirit of CRA is expressed through the special credit activities outlined below, which are designed to increase banking availability to those who otherwise might not be able to take advantage of such services.

1. HOME MORTGAGES

The Bank consistently strives to offer mortgage programs that allow as many as possible of its community residents the opportunity to achieve the “American Dream” and become homeowners. The home mortgage programs offered by the Bank that makes home ownership available to the low-to-moderate income residents of its delineated community are:

- **FHA / VA**
- **MassHousing** Purchase / Rehab Program
- **MassHousing** Traditional Program
- **MassHousing** First Time Homebuyer Program
- **MassHousing** Workforce Advantage FTHB Program
- **MassHousing** Home Improvement Loan
- **FHLB** Equity Builder Grant Program
- **FHLB** Housing Our Workforce (“HOW”) Program
- **FHLB** Lift Up Program
- **Massachusetts** ONE+ Mortgage Program

To ensure that every low-to-moderate applicant has every conceivable opportunity to obtain a mortgage, the Bank maintains strong working relationships with private mortgage insurers.

2. OTHER NON-LOAN SERVICES AVAILABLE (continued on next page)

The Bank offers the following non-loan services to its community:

Services	
Checking Accounts (including Free Checking)	Business ACH Origination
MMDA Accounts	Foreign Currency Exchange
Business Checking Accounts	Mobile Banking
Business Savings Accounts	Mobile Check Deposit
Business MMDA	Remote Deposit Capture
Statement Savings Accounts	Commercial Sweep Accounts
Certificate of Deposit Accounts (Business available as well) – statement only	Consumer Sweep Accounts
Individual Retirement Account (IRA) Plans	On-Line Chat Service (Live and AI Chatbot SAM)
Night Depository	Merchant Services
Drive-up Window Service – Billerica & Montvale Locations	Stoneham Financial Services
Automated Teller Machines (ATMs)- Billerica & Montvale Locations plus Stoneham High School	Coin Counting Machines

NYCE, SUM & Plus ATM Network Participation	Card Controls
Cashiers' Checks	Time Trade Appointment Software
Temporary Checks	Image ATM Deposit Service
U.S. Savings Bond – Redemptions	Instant Issue Debit Cards
Notary Public	Zelle
Massachusetts Voluntary Public Assistance Benefits Check Cashing Program	Video Banking
Direct Deposit	Apple Pay
Money Orders	Samsung Pay
Overdraft Protection	Google Pay
Electronic Transfer	ClickSWITCH
Domestic Wire Transfer – Bank Customers Only	Positive Pay
International Wire Transfer - Bank Customers Only	ZRent
Bank by Mail	Customer Contact Center
Voice Response Unit (VRU) / Telephone Banking	Digital Wallets
ATM and Visa Debit Cards	Text Banking
Internet Banking / eStatements	Precious Metals