

## FIRST NORTHERN BANK & TRUST CO – PRODUCTS AND SERVICES OFFERED

### Products:

#### Consumer Checking:

- Senior
- Student
- Regular
- Now
- Royal
- Royal Blue
- Money Market
- Military
- Checkless Banking
- Foundation Checking

#### Business Checking:

- Basic
- Plus
- Analyzed
- NOW
- Money Market
- Muni NOW
- IOLTA

#### Consumer Savings:

- Statement
- Student
- Paperless
- Royal
- Royal Blue
- Money Market
- Kids
- Christmas Clubs
- All Purpose Clubs

#### Business Savings:

- Statement
- Money Market
- Paperless

#### Certificate of Deposits:

- 91 day
- 182 day
- 1 year
- 2 year

#### Certificate of Deposits continued:

- 2 ½ year
- 3 year
- 4 Year
- 5 year
- Kids
- Royal
- 3 year adjustable

#### IRA's

- All CD's are available, plus a 1 ½ year adjustable rate IRA
- Traditional and Roth IRA's are available

### SERVICES:

#### Electronic Banking

- Bank to Bank Transfers
- Electronic Statements
- Mobile Banking
- Mobile Deposit
- Online Banking
- Online Bill Pay
- Online Cash Management (Business Customers)
- Person to Person Transfers
- Remote Deposit
- Text Alert Program

#### Additional Services/Products:

- Master Money Debit Cards
- Bounce Protection
- Merchant Services (Business Customers)
- Safe Deposit Boxes (not available at all branch locations)
- Night Depository
- ReSubmitit Electronic Check Recovery (Business Customers Only)
- Online Account Opening
- Online Loan Payment Portal

## Lending Products

### *Consumer Loans:*

#### **Non Real Estate Loans**

- Auto
- Unsecured
- Cash Secured
- Boats/Trailers
- ATV/Motorcycle/Equipment
- Motor Homes
- LILOC ( Life Insurance Line of Credit)

#### **Real Estate Loans**

- Home Equity
- Premium HELOC
- Premium HILOC
- Land Loans

### *Residential Mortgage Loans:*

- Refinance
- Construction
- Purchase

### *Commercial Business Loans:*

- Commercial Real Estate Loans  
(Owner/Non-Owner Occupied)
- Working Capital Lines of Credit
- Term Loans
- Equipment Loans
- SBA Loans