

Consumer Products

Personal Checking Accounts

My Free Banking
Direct Banking
Premier Banking
Senior Interest Banking
Student Banking *(no longer opening new accounts.)*
Private Banking *(Depositors must meet eligibility requirements.)*

Personal Savings Accounts

Money Market Savings
Premier Money Market
Money Market Reserve
Regular Savings
High Yield Savings
Certificate of Deposit
IRA/ESA Savings
Health Savings Accounts
Young Savers

Personal Loans & Lines of Credit

Auto Loans: New & Used
Boat Loans
Recreational Vehicle Loans
Home Equity Loans
Equity Reserve (Home Equity Line of Credit)
Personal Loans: Secured & Unsecured
Preferred Plus – Unsecured Line of Credit
Credit Cards MasterCard (offered through Elan Financial Services)

Mortgage Loans

Adjustable Rate Mortgages
Fixed Rate Mortgages
Construction Loans
Conventional Loans
FHA/VA Loans
First-Time Home Buyer Loans
Down Payment Assistance Loans
Affordable Housing Programs
USDA Loans
Renovation Loans

IRAs (Individual Retirement Accounts)

Traditional IRA
Roth IRA
SEP IRA
Simple IRA
IRA/ESA (Coverdell) Account
Savings IRA
Money Market IRA
Certificate of Deposit IRA
Health Savings Account

Wealth Services* (Not FDIC Insured)

Asset Management
Estate Planning services
Trust Administration
Financial Planning
401K Consulting

** NOT FDIC INSURED * NO BANK GUARANTEE * NOT A BANK DEPOSIT
* NOT INSURED BY ANY GOVERNMENT AGENCY * MAY LOSE VALUE **

Main Office Located at: 17801 Georgia Avenue, Olney, MD 20832