



CRA – List of Services

Hours of Operation

	<u>Lobby Hours</u>	<u>Drive-Thru Hours</u>
Monday –Thursday	9:00 a.m. – 5:00 p.m.	8:00 a.m. – 5:30 p.m.
Friday	9:00 a.m. – 6:00 p.m.	8:00 a.m. – 6:00 p.m.
Saturday	By appointment only	8:00 a.m. – 11:30 a.m.

Loan Services

Mortgage Loans

- Purchase, lot, construction & refinance loans
- Fixed rates
- Balloon mortgages
- Home Equity Line of Credit (HELOC)
- Prequalification
- Guaranteed Rural Housing (USDA)

Personal Loans

Credit Cards

Business & Agriculture (real estate and non-real estate)

- Lines of credit
- Letters of credit
- Term loans
- USDA Farm Service Agency (FSA)
- US Small Business Administration (SBA)

Deposit Services

Savings Accounts

- Statement
- Money Market
- Premium Money Market
- Christmas Club – *Personal Only*

Certificate of Deposit (CD)

Individual Retirement Account (IRA)

Checking Accounts

- Checking
- Interest Checking
- First Checking – *Personal Only*
- Health Savings Account (HSA) – *Personal Only*

Other Services

ATM Card

Debit Card

Cash Management

- Overdraft protection
- Sweep

Phone Banking



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Online Banking

- Bill payment
- eDocuments

Mobile Banking

Safe Deposit Box rental

Notary

Remote Deposit Complete (RDC) – *Business Only*

Remote Deposit Anywhere (RDA)

Elan Financial Services Visa card

Investment Center

Cashiers Checks

Wire Transfers

Night Deposit

Bank by Mail

Schedule of Fees

Overdraft fee(s)..... \$35.00

*An overdraft fee may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. Overdraft and Return Item Fee is a combined maximum of \$140.00 per day.

Return item fee(s) \$35.00

*A return item fee may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. Return Item and Overdraft Fee is a combined maximum of \$140.00 per day.

Stop pay charge..... \$25.00

ATM/Debit card fee (replace lost/stolen/damaged) \$10.00

Account reconciliation (per hour) \$25.00

Account research (per hour) \$25.00

Account research/reconciliation minimum \$20.00

Cashier's checks \$2.00

Foreign check collection \$10.00

Close account (within 6 months of opening) \$25.00

Copy of check image (after 1 check copy per calendar month) \$1.50

Duplicate statement (per statement) \$5.00

Fax incoming \$5.00

Fax outgoing (1st page)..... \$5.00

Fax outgoing (each additional page)..... \$1.00

Photocopies (per page) \$0.25

Transfer/Direct Rollover fee (HSA, Traditional IRA & Roth IRA) \$50.00

Foreign currency exchange fee \$10.00

Check printing fees (appears on your statement as: Main Street Chks Check Chgs) Varies

Legal Process Fee* \$125.00**

*Fee applies to each legal order or process that directs bank to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment

**or such other rate as may be set by law

Safe Deposit Box Rent (appears on your statement as: Box Paymnt)

Small..... \$15.00

Medium..... \$20.00



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Large.....	\$25.00
Extra Large	\$30.00
Jumbo.....	\$50.00
Safe Deposit Box Lost Key	\$50.00
Safe Deposit Box Drilled.....	Vendor Charge
Wire transfer – Domestic/Customer.....	\$15.00
Wire transfer – International/Customer.....	\$40.00