

## **Available Loan and Deposit Products**

### **OneLocal Bank Deposit Services**

- Checking, Money Market & Savings Accounts
- Certificates of Deposit, IRAs
- Instant Issue Debit Cards
- On-line Account Opening

### **OneLocal Bank Loan Services**

- Residential Mortgage Loans for 1-4 dwelling units
- Home Equity Loans and Lines of Credit
- Personal Loans
- Automobile Loans
- Construction Loans
- Small Business Loans and Lines of Credit
- Community Development Loans
- Commercial and Industrial Real Estate Loans
- HEAT Loans
- Home Improvement Loans

### **Non-Traditional Services**

- Boundless Banking Free Checking account
- Basic Banking for Massachusetts program, Mass Community & Banking Council (MCBC)
- Includes reimbursement of all ATM surcharge fees by other financial institutions
- Community Checking – for Non-profit organizations
- Federal Home Loan Bank's No Points/No Closing Cost Program
- Federal Home Loan Bank's HOW program
- Federal Home Loan Bank's Equity Builder Program
- First Time Homebuyers Program
- One Step Residential Construction to Permanent Loan
- Loan Modifications to borrowers to maintain home ownership
- On-line pre-approval and mortgage applications available