Retail Banking Services

1st Financial Bank USA - Loan Products

Agricultural Lending:	Business Lending:	Consumer Lending:

Operating Loans Operating Loans Home Loans

Equipment Loans Equipment Loans Automobile Loans

Livestock Loans Real Estate Loans Recreational Vehicle Loans

Real Estate Loans SBA Guaranteed Loans Small Dollar Loan Program

BIA and FSA Guaranteed Loans

1st Financial Bank USA - Deposit Products

Checking Accounts:

<u>Dupree</u> <u>Dunes</u>

Regular Checking

NOW Checking

NOW Checking

Commercial DDA

Basic Commercial DDA

Savings Accounts:

<u>Dupree</u> <u>Dunes</u>

Passbook Savings
Money Market Savings
Savings Reward Program

Passbook Savings
Money Market Savings
Savings Reward Program

Certificate of Deposits:

<u>Dupree</u>	<u>Dunes</u>
90 Day CD	90 Day CD
182 Day CD	182 Day CD
270 Day CD	270 Day CD
12 Month CD	12 Month CD
18 Month CD	18 Month CD
24 Month CD	24 Month CD
30 Month CD	30 Month CD
36 Month CD	36 Month CD
48 Month CD	48 Month CD
60 Month CD	60 Month CD
IRA	IRA

Safe Deposit Boxes at Both Locations

Services

Bank to Bank Wire Transfers Money Orders Notary Services Fax Services Copies Notary Services Remote Deposit Capture Online Bill Pay Mobile Banking Online Banking Check Cashing