

Available Loan and Deposit Products

Loan Services

- Residential Mortgage Loans for 1 – 4 dwelling units
- Home Equity Loans and Lines of Credit
- Home Improvement Loans
- Manufactured Homes
- Construction only loans
- Construction to permanent loans
- Personal Unsecured Credit Line
- Personal Loans
- Automobile Loans
- Boats and other recreational vehicles
- Small Business Loans and Lines of Credit
- Community Development Loans
- Commercial and Industrial Real Estate Loans
- Commercial and Industrial Loans for working capital
- Agriculture loans: crop production, fixed assets, machinery and equipment, and short term working capital
- Secondary Market Fixed Rate Mortgages (Conventional, FHA, VA and USDA)

Deposit Services

- Checking Accounts (Personal and Business)
- Savings Accounts (Personal and Business)
- Money Market Accounts
- Certificate of Deposits
- Investment Accounts (3rd party brokerage firm)
- IRA
- Health Savings Accounts
- Remote Deposit Capture (Business)
- ACH Origination Services (Business)

Other Services

- Investment Accounts (3rd party brokerage firm)
- Insurance Products
- Safe Deposit Boxes

Telephone banking services are available to all customers via First Lady. Our automated call service is available to all customers 24 hours a day, and offers a full array of services including the ability to retrieve balances, loan payments, and transfer funds.

Telephone Banking – First Lady

- 24 hour, 7 days a week accessibility
- Account information – deposit and loan accounts
- Funds transfer
- Product/service/location/hours information
- No-charge for service

In addition, **Andrew Johnson Bank** maintains a web site that provides on-line banking capabilities, bank information including product and service descriptions, bank news, bank history and “contact-us” capabilities via e-mail. The system allows customers to retrieve balances, transfer funds, print statements, e-mail the Bank, access account histories, view check images, and utilize free bill payment services.

On-line Banking

- Access to Bank by Internet
- Account balance information – deposit and loan accounts
- Funds transfer
- Account histories
- E-mail
- Bill payment
- Check Images
- No-charge for services (*certain fees for business account*)
- Account opening

Bill Pay with Pop Money

Mobile Banking with Mobile Deposit

Night Drop

- 24 - hour night drops at all facilities for after-hour transactions