



Lending and Deposit Services

Construction Financing

- a. Commercial construction loans
- b. Single family residential
- c. Multi-family residential
- d. Residential construction to builders

Land Development Loans

Real Estate Loans

- e. Home Equity Lines of Credit
- f. Originations of residential 1st mortgage
- g. 10-year fixed rate mortgages
- h. Swing loans (bridge loans)
- i. Commercial first mortgage loans
- j. Home improvement loans

Commercial Loans

- k. Lines of Credit
- l. Letters of Credit
- m. Commercial vehicle
- n. Accounts receivables/inventory
- o. Working capital loans
- p. Seasonal

Government Guaranteed Loans

Bartlett Mortgage Loans

- q. The Bank of Bartlett's subsidiary, Bartlett Mortgage Inc., offers a full range of mortgage loans including conventional, fixed-rate, Veterans Administration (VA), Federal Housing Administration (FHA) loans and THDA loans

Consumer Credit

- r. Credit Builder secured
- s. Personal - secured and unsecured
- t. Automobiles - new and used
- u. Recreational vehicles
- v. Real estate - First and second mortgage
- w. Home improvement loans
- x. Home equity loans
- y. Home Equity Lines of Credit
- z. Adjustable-Rate Mortgages



- aa. Reserve line of credit loans

Deposit Account Products and Services

Checking Accounts

- bb. Advantage Checking
- cc. Renew Checking
- dd. Essential Checking
- ee. Prime Set Checking
- ff. Student Checking
- gg. Work Place Checking

Savings and Money Market

- hh. Savings Account
- ii. Money Market Plus
- jj. Money Market
- kk. Individual Development Accounts
- ll. Commercial checking, savings, and sweep accounts

The more affordable products include

Renew Checking Account -- \$100 to open the account, \$1500 average daily balance to waive service charge. \$15 monthly service charge. No Fee ATM withdrawals at Allpoint ATMs

Student Checking Account -- \$50.00 to open the account, no minimum balance required. No monthly service charge through age 25. Free Online Banking and Premium Bill Pay Service. No Fee ATM Withdrawals at Allpoint ATMs.

Work Place Checking -- \$50.00 to open the account, no minimum balance required, No Fee ATM withdrawals at Allpoint ATMs

Savings Account -- \$100 to open. There is no charge on accounts maintaining an average daily balance of \$500. For accounts falling below this minimum, the service charge is only \$5 per month. No Fee ATM withdrawals at Allpoint ATMs

Individual Retirement Accounts -- the Bank offers a variety of fixed-rate and variable-rate instruments, which are insured by the FDIC

Certificates of Deposit -- terms range from one month to sixty months. There are certificates available that start with a minimum deposit of \$1000.

Add 2- CD's- Offers consumers a way to add money to a CD to encourage savings



Miscellaneous Products and Services

Credit Builder loan Program- BOB offers a loan product to assist consumers in building credit. The bank provides the cash collateral to be held in a certificate of deposit from which a CD secured loan is taken. The borrower is able to make payments to the CD secured loan and this data is reported to the credit bureaus. Typically, the loans have a maturity of 12 months.

ATM- ATM transactions at a Bank of Bartlett machine or ATMs access through the Allpoint network. Allpoint participating ATMs are located nationwide (over 55,000 locations) and are prevalent in the Memphis MSA at area CVS, Allpoint, Kroger, Target and many more locations.

Customer Care Line (Fastcheck) -- a 24-hour automated telephone system, allows our customers instant access to their checking, savings, and loan information using a touch-tone telephone.

Customer Care Call Center- The Bank of Bartlett has made improvement in providing prompt service to customers with the addition of a customer call center. Customers can call into one line where a friendly customer care employee will assist with all of their banking needs.

Debit Card -- Bank of Bartlett's MasterCard debit card eliminates check writing and doubles as the ATM card.

On-line Banking – Customers can transfer funds between Bank of Bartlett accounts, pay bills, check balances, stop payment on checks, etc.

Mobil Banking – Customers have the convenience to securely make payments, transfer money, and check balances with Bank of Bartlett Mobile Money.

Safe Deposit Box Services

Direct Deposit Services

Wire Transfer Services – including International remittances

Cashier's Checks

Night Depository Services

Notary Services