

PRODUCTS AND SERVICES

LIST OF TYPES OF CREDIT OFFERED

CONSUMER MORTGAGES:

Consumer mortgage loan services are available at the following Branch Locations:

497 Railroad Street, St. Johnsbury, VT	62 Broad Street, Lyndonville, VT
1 Gardner Street, Newport, VT	117 Main Street, Lancaster, NH
53 Route 2 West, Danville, VT	81 Meadow Street, Littleton, NH
49 Mill Street Ext., Island Pond, VT	1242 Memorial Drive, St. Johnsbury Center, VT
20 Jefferson Road, Whitefield, NH	40 State Street, Groveton, NH
282 Berlin Mall Road, Berlin, VT	300 Cornerstone Drive #110, Williston, VT

Residential Mortgage Loans for one to four family dwellings (Through our quality mortgage subsidiary, Northeast Home Loan, LLC):

- Purchase and refinance
- Fixed-rate conventional mortgage loans
- Adjustable-rate mortgage loans
- Mortgage loan programs through the Secondary Market from the Federal Home Loan Mortgage Corporation (Freddie Mac), Fannie Mae and Veterans Administration (VA)
- Flexible amortization and terms
 - Fixed-rate
 - Adjustable-rate
 - Two-step programs
 - Bi-weekly payment loans
- Mortgage loans up to 95% loan-to-value when insured by Private Mortgage Insurance (PMI)

Affordable Mortgage Loan Programs for Low and Moderate Income Borrowers (Through our quality mortgage affiliate, Northeast Home Loan, LLC):

- Residential Mortgage Loans for one to two family dwellings
 - Vermont Housing Finance Agency (VHFA) mortgage loans to purchase owner-occupied mobile homes, double-wide manufactured homes, and existing 1-2 family homes (Borrower income eligibility applies)
- Residential Mortgage Loans for single-family dwellings
 - USDA/Rural Development mortgage guarantee program

Land Loans

CONSUMER LOANS:

Home Equity and Home Improvement Loans:

- Closed-end, fixed-rate home equity loans
- Home Equity Lines of Credit

Consumer Loans – A variety of consumer loans are available including the following secured loans:

- Mobile Home loans- *Vermont only*
- Vehicle loans (new and late-model used vehicles)
- Boat, camper-trailer, and snowmobile loans
- Loans secured by marketable securities listed on major financial exchanges
- Loans secured by passbook/statement savings accounts or certificates of deposit

Other consumer loans available include:

- Unsecured loans
- Overdraft Protection/Personal Unsecured Lines of Credit
- Visa® Rewards Platinum Card (card issued by TCM Bank, N.A.)

COMMERCIAL LOANS:

Commercial loan services are available at the following Branch Locations:

497 Railroad Street, St. Johnsbury, VT	62 Broad Street, Lyndonville, VT
1 Gardner Street, Newport, VT	81 Meadow Street, Littleton, NH
117 Main Street, Lancaster, NH	

Commercial loan services are available at the following locations by pre-arranged appointment with a Passumpsic Savings Bank Commercial Loan Officer:

53 Route 2 West, Danville, VT	1242 Memorial Drive, St. Johnsbury Center, VT
49 Mill Street Ext., Island Pond, VT	40 State Street, Groveton, NH
20 Jefferson Road, Whitefield, NH	282 Berlin Mall Road, Berlin, VT
300 Cornerstone Dr #110, Williston VT 05495	

Commercial Loans – Secured and unsecured business loans for sole proprietorships, partnerships, limited liability companies and corporations, including manufacturers, wholesalers, retailers, service companies, and professionals in the forms of:

- Term and working capital loans
- Loans to finance equipment
- Commercial real estate construction loans
- First mortgage loans for purchase or rehabilitation of multi-unit apartment buildings
- First mortgage loans on commercial buildings
- Small business loans
- Participation in loan programs administered by the Small Business Association, US Department of Agriculture, Vermont Economic Development Authority, New Hampshire Loan Fund, Northeast Vermont Development Association, New Hampshire Business Finance Authority and North Country Council.

State and Local Government Loans

Community Development Loans:

- Federal Home Loan Bank of Boston
- USDA Rural Development
- Vermont Economic Development Authority
- New Hampshire Business Finance Authority
- Coos Economic Development Corporation

Checking Account Products Matrix

Account Type	Min to Open	Minimum Balance to Avoid Monthly Service Charge	Monthly Maintenance Fee	Statement Fee	Per Check Charge	Earns Interest	Special Features
CONSUMER CHECKING PRODUCTS							
<i>Kasasa Cash</i>	\$25.00	None	None	\$3.00 ***	None	Yes	Interest bearing - higher rate and ATM refunds (per transaction & monthly caps apply) if monthly qualifications are met**
<i>Kasasa Cash Back</i>	\$25.00	None	None	\$3.00 ***	None	No	Cash Back on debit card purchases (up to set amount) and ATM refunds (per transaction & monthly caps apply) if monthly qualifications are met**
<i>Kasasa Tunes</i>	\$25.00	None	None	\$3.00 ***	None	No	Reimbursements for online purchases from iTunes, Amazon.com, or Google Play (up to set amount) and ATM refunds (per transaction & monthly caps apply) if monthly qualifications are met**
<i>Kasasa Saver</i>	\$25.00	None	None	\$3.00 ***	None	Yes	Interest bearing - higher rate if monthly qualifications are met on the Kasasa Cash or Kasasa Cash Back account**. Kasasa Cash and Kasasa Cash Back earnings are deposited to the Saver account.
<i>Bonus Benefits</i>	\$25.00	\$1,500 in any combination of deposit accounts	\$12.00*	\$3.00 ***	None	Yes	Complimentary Mint style checks
<i>Free Checking</i>	\$25.00	None	None	\$3.00 ***	None	No	
<i>Sr. Free Checking</i>	\$25.00	None	None	None	None	No	Owner must be 62 yrs old or older One free order of Mint style checks per year
Business Checking Products							
<i>Small Business Checking</i>	\$25.00	\$100.00	\$7.50*	\$3.00 ***	\$20 Per Debit	No	For Sole Proprietorships
<i>Business Checking</i>	\$25.00	\$250.00	\$7.50*	\$3.00 ***	\$20 Per Debit	No	
<i>Business Checking with Corporate Sweep</i>	\$25.00	\$5,000.00	\$10.00 *	\$3.00 ***	\$20 Per Debit	No	
<i>NP NOW</i>	\$25.00	\$500.00	\$5.00 *	\$3.00 ***	\$15 Per Check	Yes	For Eligible Non-Profits, Trusts, IOLTA, IORTA and Municipalities
<i>Municipal NOW</i>	\$500.00	\$500.00	\$5.00 *	None	\$15 Per Check	Yes	For entities managing Public funds such as cities, towns, school districts, fire districts, state and federal governments Balances exceeding FDIC insurance coverage collateralized with U.S. Government and Agency Securities
<i>Non Profit Checking</i>	\$25.00	\$0.00	None	\$2.00 ***	None	No	
<i>Non Profit Plus Checking</i>	\$25.00	\$5,000.00	\$10.00 *	None	None	Yes on Balances over \$10,000.00	
<i>NP Trust/Estate Checking</i>	\$25.00	\$0.00	None	\$3.00 ***	None	No	
* Monthly Maintenance Fee Charge is not applicable when minimum balance is maintained.							
** Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes Qualifications At least 12 Debit Card purchases At least 1 ACH Credit or Debit E-Statement							
*** Statement Fee if not signed up for E-Statements (not applicable to IOLTA, IORTA, Health Savings Accounts, Municipal NOW, Non-Profit Plus)							
(Updated 5/12/2020)							

SAVINGS ACCOUNTS:

- Statement Savings Accounts
- Money Market Accounts
- Savers Club Accounts
- Youth Statement Savings Accounts
- Health Savings Accounts (HSA)
- Insured Cash Sweep (ICS)
- Family Supportive Housing (FSH); in partnership with NEKCA
- Individual Development Accounts (IDA) – Matching funds savings program for first-time homebuyers
 - Offered in cooperation with the Gilman Housing Trust and NeighborWorks® HomeOwnership Centers of Vermont

INVESTMENT ACCOUNTS:

- Certificate of Deposit Accounts
 - Terms range from three months to five years
 - Fixed and variable interest rates
- Certificate of Deposit Account Registry Service (CDARS)
 - Safety of FDIC insurance for large deposits
 - Safe, convenient solution for large-deposit investors
- Insured Cash Sweep (ICS)
 - Safety of FDIC insurance for large deposits
 - Safe, convenient solution for large-deposit investors
- Individual Retirement Accounts (IRA) and Simplified Employer Pension Plans (SEP)
 - Savings Accounts
 - Certificates of Deposit

OTHER SERVICES OFFERED

Banking by mail, night depository, telephone, and home computer

- TeleBanking – Telephone banking system
- Internet Banking and Bill Payment Service through home computer
- Mobile Banking – Mobile Deposit

Automatic teller machine access

PSB ATM locations at banking offices:

- 497 Railroad Street, St. Johnsbury, VT 05819
- 1242 Memorial Drive, St. Johnsbury Center, VT 05819
- 62 Broad, Lyndonville, VT 05851
- 53 Route 2 West, Danville, VT 05828
- 1 Gardner Street, Newport, VT 05855
- 81 Meadow Street, Littleton, NH 03561
- 117 Main Street, Lancaster, NH 03584
- 40 State Street, Groveton, NH 03582
- 20 Jefferson Road, Whitefield, NH 03598
- 282 Berlin Mall Road, Berlin, VT 05602 (Cash Machine)

Other PSB ATM locations:

- Northeastern Vermont Regional Hospital, 1315 Hospital Drive, St. Johnsbury, VT 05819 - (Cash Machine only)
- East Burke Market, 461 Route 114, East Burke, VT 05832
- Island Pond Country Market & Deli, 99 Cross St., Island Pond, VT 05846

Debit Mastercard™ (debit card) and ATM card

Other Services include:

- Notary service
- Signature guarantees
- Safe Deposit Boxes (not available in Whitefield or Berlin Branch location)
- Wire transfers and ACH (Automated Clearing House) debits and credits
- Free check cashing for account holders
- Merchant bank card services

Commercial Cash Management Services

- Repurchase Agreements and Sweep Accounts
- ACH (Automated Clearing House) Debits and Credits
- Letters of Credit
- Merchant Card Services
- Online Banking
- Merchant Deposit Advantage

INVESTMENT SERVICES

Passumpsic Financial Advisors is located at 1236 Main Street, St. Johnsbury, VT. Trust, investment, brokerage and insurance services are also available at the following Passumpsic Savings Bank Branch Locations:

497 Railroad Street, St. Johnsbury, VT	62 Broad Street, Lyndonville, VT
81 Meadow Street, Littleton, NH	1 Gardner Street, Newport, VT
117 Main Street, Lancaster, NH	53 Route 2 West, Danville, VT

Services are also available at the following locations by pre-arranged appointment with a Passumpsic Financial Consultant:

40 State Street, Groveton, NH	1242 Memorial Drive, St. Johnsbury Center, VT
49 Mill Street Ext., Island Pond, VT	20 Jefferson Road, Whitefield, NH
282 Berlin Mall Road, Berlin, VT	

Investment Agency Accounts – Individualized portfolios, mutual funds and lifestyle allocation models

- Investment management
- Investment advisory

Fiduciary/Trust Accounts – Individualized portfolios

- Revocable
- Irrevocable
- Charitable
- Special Needs/Supplemental Needs
- Living
- Testamentary

Partnership with Enhanced Life Options Group – Developing enhanced life options for people with Disabilities

Retirement Plan Accounts – Individualized portfolios, mutual funds and lifestyle allocation models

- IRA rollovers and self-directed
- Daily valuation retirement plans – 401(K), 403(B), 457, etc.
- SIMPLE IRA / SEP IRA Plan

Estate Settlement Services

Specialize in providing services to non-profits/charitable organizations in our geographic region.

- All non-profits/charitable organizations receive a 10% discount from our regular published fee schedule.

Brokerage

- Our second delivery channel is Investment and Insurance products offered through our partnership with Osaic Institutions, Inc. Member FINRA/SIPC.
- Products and Services offered: Financial Planning
 - 401K/IRA Rollovers
 - Retirement Planning

- Life Insurance
- Long-Term Care Insurance
- IRAs (Traditional and Roth)
- Fixed & Variable Annuities
- Treasury Securities
- Stocks
- Corporate & Municipal Bonds
- Mutual Funds

We do not provide legal or tax advice. Consult your legal and/or tax advisor. Investment and insurance products and services are offered through Osaic Institutions Inc. Member FINRA/SIPC. Passumpsic Financial Advisors is a trade name of the bank. Osaic Institutions and the bank are not affiliated. Passumpsic Bank is not a registered broker/dealer. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliates. Customers will be dealing directly with Osaic Institutions with respect to securities services. These products are subject to investment risk, including the possible loss of value.

Not a deposit - Not insured by any government agency - Securities offered through Osaic Institutions, Inc. - Member FINRA/SIPC
 Not FDIC insured – Not guaranteed by the bank – May go down in value.

Passumpsic Financial Advisors is a trade name of Passumpsic Bank.