

RockPointBank Products and Services

Deposit Accounts

- Consumer Checking
 - RP Scenic Checking
 - RP Peak Checking
 - RP Founder Checking
 - RP Employee Checking
 - RP Scenic Money Market Account
 - RP Peak Money Market Account
- Consumer Savings
 - RP Adventure Savings
- Business Checking
 - RP Business Checking
 - RP Business Checking TM
 - RP Business checking TMII
 - RP Business Interest Checking
 - RP Analyzed Checking
 - RP Community Checking
 - IOLTA Checking
 - RP Business MMA
 - o RP Repo Sweep
- Time Deposits
 - o CD- 1 MONTH< \$250,000
 - CD- 3 MONTH< \$250,000
 - CD- 6 MONTH< \$250,000
 - CD- 1 YEAR< \$250,000
 - CD- 2 YEAR< \$250,000
 - CD- 3 YEAR< \$250,000
 - CD- 4 YEAR< \$250,000
 - CD- 5 YEAR< \$250,000
 - CD- 1 MONTH>\$250,000
 - CD- 3 MONTH>\$250,000
 - CD- 6 MONTH> \$250,000
 - CD- 1 YEAR> \$250,000
 - CD- 2 YEAR> \$250,000
 - CD- 3 YEAR> \$250,000
 - o CD- 4 YEAR> \$250,000
 - CD- 5 YEAR> \$250,000
- IRA

- o IRA < \$250,000.00
- IRA > \$250,000.00

Loan Services

- Residential
 - Mortgage, Home Equity Loans/Lines of Credit
 - Construction and Land Loans
 - One Time Close Loans
 - Manufactured Homes (on own land or in parks)
- Consumer/Personal
 - Personal, Auto & RV Loans
 - Home Improvement Loans
 - Credit Card Services
- Business
 - o Equipment & Vehicle Loans
 - o Term Loans
 - Business Lines of Credit
 - Real Estate Mortgage Loans (purchase or refinance)
 - Construction Loans (new construction or renovation)
 - o Letters of Credit

Treasury Management Services

- Business
 - Positive Pay (Checks and ACH)
 - ACH Origination
 - Same-Day ACH Origination
 - Wire Transfers
 - Bill Pay
 - o Courier Service
 - Merchant Services

Electronic Banking Services

- Consumer
 - Online Banking
 - Bill Payment
 - External Transfers
 - o eStatements



- o Mobile Banking and Mobile Deposit
- o Zelle
- Quicken Direct Connect & Web Connect
- Business
 - o Online Banking
 - o Business Bill Pay
 - External Transfers
 - Business Mobile Banking & Mobile Deposit
 - o Remote Deposit Capture
 - Autobooks
 - Quickbooks Direct Connect & Web Connect

Card Services

- Consumer
 - MasterCard[®] Debit Cards
 - Via Credit Cards
- Business
 - o MasterCard Business Debit Card
 - Visa Business Credit Cards
 - Purchase Card

Miscellaneous Services

- Automatic Transfer Service
- Wire Transfers
- U.S. Savings Bonds (redemptions)