

BANKING SERVICES

Athol Savings Bank offers a full range of banking services for Consumer and Commercial customers.

PERSONAL BANKING

- Checking Accounts
- Savings Account
- Money Markets
- Club Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Save Sum Savings and Save Sum Certificates of Deposit

BUSINESS BANKING

- Business Checking
- Business Savings
- Business Money Market
- Night Drop Services
- Merchant Services

E-BANKING SERVICES

- Online Banking & Bill Pay
- Mobile Deposit (Retail and Business)
- Business Banking & Bill Pay
- eStatements (Retail and Business)
- Mobile Banking (Retail and Business)
- Purchase Rewards
- Remote Deposit Capture (Business Customers)
- Card Valet

MUNICIPAL ACCOUNTS

OTHER

- Debit Cards (Retail and Business)
- Automatic Transfer Protection
- Wire Transfers
- Money Orders
- Telephone Banking
- Treasurer Checks
- U S Savings Bonds-Redeem Only
- Safe Deposit Boxes
- Notary Services

DEPOSIT SERVICES

Athol Savings Bank offers many types of Deposit Services, including the following which have no or minimal fees.

Completely Free Checking - featuring no minimum balance, no monthly service charge, no per check charge, free MasterMoney Debit/ATM card with five free foreign ATM transactions per month, free online banking and bill pay, free mobile banking, and free first order of checks.

18-65 Accounts - The Massachusetts "18-65" law allows an eligible person to have one savings account and one checking account without having to pay a service or maintenance charge.

Statement Savings - minimum balance requirement of \$100.00 to avoid monthly service fee of \$3.00.

Save Sum Banking Program - offers children the opportunity to develop money management skills, no minimum balance, no monthly service charge, and special incentives. Primary owner must be under the age of 18.

Club Account - featuring no minimum balance requirement and no monthly service fee.

Completely Free Business Checking - featuring a no minimum balance requirement, no monthly service charge, and 1,000 free monthly transaction items.

Mobile Banking - view account balances, transfer money, and pay bills from your mobile device.

Mobile Deposits - allows a deposit of a check via a mobile device

Online Banking - features free online banking; to include review of your Athol Savings Bank checking, savings, and loan accounts, check account balances, transfer funds from designated accounts, view account history, make Athol Savings Bank loan payments, and download transaction history into Quicken.

Bill Pay - free bill pay.

"Round the Clock Banking" - allows 24 hours a day, 7 days a week access to your ASB checking, savings, and loan account information.

Card Valet - Safeguards your debit/ATM card from fraud with customized alerts.

TYPES OF CREDIT AVAILABLE

Athol Savings Bank provides a full range of Consumer and Commercial Products and Services to qualified applicants within the local community:

CONSUMER LOANS

- Automobile Loans
- Personal Unsecured Loans
- Personal Unsecured Lines of Credit
- Heat Loans
- Energy Helper
- Manufactured Home Loans
- Recreational Vehicle Loans
- Collateral Loans (passbook/certificate)
- Intro Credit Loan
- Overdraft Protection

REAL ESTATE LOANS

- Equity Lines of Credit
- Equity Loans
- Fixed Rate Mortgages
- USDA Guaranteed Residential Mortgages
- Adjustable-Rate Mortgages
- Construction Loans
- Land Loans

COMMERCIAL LOANS

- Commercial Secured Loans
- Commercial Construction Loans
- Commercial Unsecured Lines of Credit
- Commercial Unsecured Term Loans
- Commercial Secured Lines of Credit
- Commercial Term Loans
- Working Capital Loans
- Commercial Real Estate Loans
- Business Overdraft Protection
- SBA Loans
- Letters of Credit
- Mass Capital Access Loans