



List of Services

Deposit Accounts

The following **deposit accounts** are available at all Royal Bank locations:

- Checking Accounts
 - Consumer
 - E-Statement
 - Royal Checking
 - Traditional Checking
 - Royal Plus
 - Home Equity Checking
 - IOLTA and IBRETA
 - Business
 - Simply Business Checking
 - Business Premier Checking
 - Business Advantage Checking
- Savings Accounts
 - Consumer
 - Statement Savings
 - Christmas Club
 - Health Savings Account (HSA)
 - Business
 - Business Money Market
 - Business Savings
- Investment Accounts
 - Now Plus Checking
 - Investment Savings
 - Prime Flex Savings
 - Individual Retirement Account (IRA)
 - Traditional
 - Roth
 - Certificates of Deposit (CD)
 - Opportunity CD
 - Medical, Educational, Disaster (MED) CD

Loan Services

The following **credit services** are offered at all Royal Bank locations (by appointment at Avoca and Endeavor):

- Personal
 - Personal Reserve Accounts (auto transfer for overdraft)
 - Home & Real Estate
 - Home Loans
 - Real Estate Construction Loans
 - Land Acquisition Loans
 - Home Improvement Loans
 - Home Equity Loans
 - WHEDA Home and Home Improvement Loans
 - Rural Development Home Loans
 - In-House Home Purchase or Refinance, 1-4 family
 - Secondary Market Real Estate Loans (Servicing retained)
 - Federal Home Loan Down payment Plus Program
 - Vacation and Second Home
 - Recreational Land Loans
 - Vehicle Loans
 - Personal Loans
 - Lines of Credit
 - Smart Option Student Loans by Sallie Mae
 - Refinancing Loans
 - Loans secured by Deposit Accounts
 - Other types of credit requests considered
- Business and Agriculture
 - Commercial Real Estate
 - Farm Real Estate
 - FSA Guaranteed Loans
 - WHEDA Crop loans
 - Ag Line of Credit
 - Ag Personal Property Loan
 - Business Line of Credit
 - Business Letter of Credit
 - Business Personal Property Loans
 - SBA Guaranteed Loans
 - Municipal Loans
- Other Credit Services
 - Automatic Loan Payments

Additional Services

The following **services** are available at all Royal Bank locations:

- Mobile & Online Services
 - On Call Telephone Banking
 - Online Banking
 - Bill Pay
 - E-Statements
 - Mobile Check Deposit
 - Mobile Wallet
 - Text Banking
- Payment Services
 - Visa Credit Cards and American Express
 - Visa Debit Cards
 - Visa Gift Cards
- Other Services
 - Money Orders – Bank and Personal
 - Bank by Mail
 - FI to FI transfer
 - Wire Transfers
 - ACH Direct Deposit
 - Foreign Currency Purchase/Exchange
 - Night Deposit – Locked and Zipper Bags
 - Safe Deposit Boxes (*available at most locations*)
 - Amortization Schedules
 - Gift Envelopes
 - Account Reconciling
 - Account Activity Printout
 - Account Research
 - Notary Public
 - Coin Counting and Purchasing
 - Photo Copies
 - Fax Transmittal
 - Telephone Transfers