Woodsville Guaranty Savings Bank

Products & Services

Deposit Accounts

- Consumer Checking
 - Classic Guaranty Checking
 - o GO Checking & GO Cash Back Checking
 - Golden Guaranty Checking
- Consumer Savings
 - o Statement Savings & Certificates of Deposit
 - GO Savings (available with GO Checking)
 - Young Savers Club
 - All Purpose Club
 - Hi-Fi Money Market
 - Guaranty Select Money Market
 - Health Savings Accounts
 - Retirement Accounts
 - CDARS® InterFi® Network Deposits
- Business Checking
 - Guaranty Business Checking
 - o Guaranty Business 360 Checking
 - o NINOW and NOW
 - o ICS® InterFi® Network Deposits
 - Sweep Accounts
- Business Savings
 - Statement Savings
 - o Hi-Fi Money Market
 - Guaranty Select Money Market
 - o CDARS® InterFi® Network Deposits

Loan Services

- Residential
 - Mortgage, Home Equity Loans/Lines of Credit
 - o Construction and Land Loans
 - Manufactured Homes (on own land or in parks)
 - Rehab Loans
 - Special Loan Programs, including NHHFA, RD, FHA, and VA
- Consumer/Personal
 - o Personal, Auto & RV Loans
 - Home Improvement Loans
 - Credit Card Services
- Business
 - o Term Loans
 - o Business Lines of Credit
 - Equipment & Vehicle Loans
 - Real Estate Mortgage Loans (purchase or refinance)
 - Construction Loans (new construction or renovation)
 - Letters of Credit

 Special Loan Programs, including SBA (WGSB is an SBA Preferred Lender), USDA RD, NCIC & NHBFA

Digital Banking Services

- Consumer
 - Online Account Opening & Mortgage Application
 - Online and Mobile Banking
 - Mobile Deposit
 - Conversations (Messaging)
 - o Bill Payment
 - External Transfers
 - eStatements
 - Card Management with Travel Notifications
 - Account & Card Alerts
 - Telephone Banking
 - Wallet Pay
 - o Insights Personal Financial Manager
- Business
 - Business Online & Mobile Banking
 - Business Remote Deposit Capture
 - ACH Origination
 - Conversations (Messaging)
 - Business Bill Pay
 - BASYS Merchant Card Services
 - Positive Pay
 - Corporate Check Report

Card Services

- Consumer
 - Visa® Debit Cards
 - Visa Gift Cards
 - o Visa Platinum Credit Card
- Business
 - Visa Business Debit Card
 - Business Credit Card

Miscellaneous Services

- Automatic Transfer Service
- Guaranty Overdraft Privilege
- Safe Deposit Boxes
- Treasurer's Checks & Money Orders
- Wire Transfers
- Night Depository
- ATM Services
- U.S. Savings Bonds (redemptions for WGSB customers only)
- SontigTM Identity Restoration Services