# **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
  - o 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
  - NINOW and NOW
  - o ICS® InterFi® Network Deposits
  - Sweep Accounts
- Business Savings
  - Statement Savings
  - Hi-Fi Money Market
  - o Guaranty Select Money Market
  - o CDARS® InterFi® Network Deposits

#### Loan Services

- Residential
  - Mortgage, Home Equity Loans/Lines of Credit
  - Construction and Land Loans
  - o Manufactured Homes (on own land or in parks)
  - o 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
  - o 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 w/Two-factor Authentication
  - Mobile Deposit
  - Conversations (Messaging)
  - Bill Payment
  - External Transfers
  - o eStatements
  - Card Management with Travel Notifications
  - Account & Card Alerts
  - Telephone Banking
  - Wallet Pay
  - Insights Personal Financial Manager
- Business
  - Business Online & Mobile Banking w/Twofactor Authentication
  - Cash Management Services
  - o Remote & Mobile Deposit
  - Conversations (Messaging)
  - Business Bill Pay
  - BASYS Merchant Card Services
  - Positive Pay

# **Card Services**

- Consumer
  - ATM Cards
  - Visa® Debit Cards
  - Visa Gift Cards
  - o Visa Platinum Credit Card
- Business
  - Visa Business Debit Card
  - o 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)
- Sontiq<sup>™</sup> Identity Restoration Services