

# Credit and Deposit Services

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## Credit Services

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### Consumer Loans

- Home Equity Line of Credit
- MyMoney@Work Home Equity Line of Credit
- Personal Loans
- Overdraft Line of Credit
- Collateral Loans
- Auto, Boat, RV Loans
- Snowmobile, Motorcycle, Utility Trailer, Jet Ski, ATV Loans

### Business Loans

- Business Loans
- Business Loans guaranteed by the Finance Authority of Maine (FAME) and Small Business Administration (SBA)
- Business Manager
- Credit Cards
- Municipal Loans
- PPP Loans

### Mortgages

- Conforming Secondary Market Loans
- Portfolio Loans
- Land Loans
- Construction Loans
- Mobile Home Loans with land
- Maine Housing Authority Housing Program
- First Time Homebuyer Program
- 100% Financing First Time Home Buyer Program
- House to Home Program
- Hometown Hero Program
- Prequalification Program

### Other

- Public and Municipal Financing
- Leasing

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## Deposit Services

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### **Personal**

- Make Cents Checking
- Smart Start May 2022
- Make Change Checking Account
- Essential Checking
- Champion Checking
- Sunsetting May 2022
- Interest Checking
- Sunsetting May 2022
- Champion Money Market
- Money Market Checking
- Health Savings Accounts (HSA Checking and Business Group HSA)
- Statement Savings
- Grow and Go Savings
- IRA Savings
- Holiday Club Savings
- Online Savings
- Certificates of Deposit
- 18 Month Hassle Free Tiered CD
- Break & Extend 3 Year CD
- Roth, Traditional & SEP IRAs
- CDARS
- Safe Deposit Box (Every location except South Portland, Marginal Way, Kennebunk, and Munjoy Hill)
- Government Check Cashing

### **Business**

- Smart Business Checking
- Business Checking
- Non-Profit, Estate, Trust Checking
- ILOTA Checking
- RAHF – Realtor Affordable Housing Fund Checking
- Non-Profit, Estate, Trust Interest Checking
- Tiered Business Money Market Checking

- Premier Business Money Market Checking
- Indexed Business Money Market Checking
- Business Rate Checking
- Statement Savings
- Grow and Go Savings
- Certificates of Deposit
- 18 Month Hassle Free Tiered CD
- Break & Extend 3 Year CD
- CDARS
- Safe Deposit Box (Every location except So. Portland & Marginal Way)

#### **Cash Management Services- Business**

- Online Banking
- eStatements
- Online ACH Origination
- Online Wire Origination
- Positive Pay
- Remote Deposit Capture
- REPO Sweep
- FDIC Insured Sweep
- LOC Sweep
- ICS
- ACH Block
- ACH Filter
- Business Bill Pay
- Connect-A-Check
- Zero Balance Account
- Night Depository
- Customer Payment Portal
- Merchant Services for Credit Card Processing
- Autobooks

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#### **Affiliated, Contractual or Associated Services**

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- Gorham Financial Group
- Gorham Leasing Group
- Clark Insurance
- Bigelow Investments
- PayChex
- Credit Cards TCM Bank N.A. – Personal