

**MBT Bank Products & Services**  
**CRA Public File List – Updated 4/1/2025**

**Business & Personal Account Products**

<b>Business Checking</b>	<b>Personal Checking</b>	<b>Savings</b>
Small Business Checking	GoPlus	Regular Savings
Basic Business Checking	GoPremium	High Performance Savings
Business Interest Checking	GoSimple	Money Market Accounts
Business Analysis Checking	GoEasy	ICS (Insured Cash Sweep)
Corporate Sweep Account	GoSmart	Money Market
Non-Profit Checking	GoPerformance	Certificates of Deposit
		Savers CD
		IRAs
		Health Savings Accounts
		Kid's Club Savings
		Kid's Club Savers CD

**Services**

<b>Online &amp; Misc. Services</b>	<b>Business Services</b>	<b>Debit/Credit Services</b>
<ul style="list-style-type: none"> <li>• Digital Banking (Online &amp; Mobile)</li> <li>• Bill Pay</li> <li>• Gift Pay</li> <li>• External Transfers</li> <li>• Wire Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Management <ul style="list-style-type: none"> <li>○ Direct Deposit for Payroll</li> <li>○ ACH Origination/Collections</li> </ul> </li> <li>• Positive Pay</li> <li>• Autobooks</li> <li>• Remote Deposit Capture</li> <li>• Merchant Card Services</li> </ul>	<ul style="list-style-type: none"> <li>• Debit Cards <ul style="list-style-type: none"> <li>○ Consumer</li> <li>○ Business</li> <li>○ HSA</li> <li>○ Instant Issued Cards</li> </ul> </li> <li>• Digital Wallet</li> <li>• Credit Cards</li> </ul>

## Loans

Consumer Installment Loans		
<ul style="list-style-type: none"><li>• Auto</li><li>• Personal</li><li>• Credit Cards</li></ul>		
Residential Real Estate		
Secondary Market Loans (IBMC, FNMA, and FHLB) <ul style="list-style-type: none"><li>• USDA Rural Development - Fixed Rate</li><li>• VA – Fixed Rate</li><li>• FHA – Fixed Rate</li><li>• Rural Living – Fixed Rate</li><li>• Conventional Fixed Rate - 10, 15, 30-year terms</li></ul>	In-House Mortgage Products <ul style="list-style-type: none"><li>• 5/1 ARM – Adjustable Rate</li><li>• Construction-to-Permanent<ul style="list-style-type: none"><li>○ Fixed rate for 12-month construction phase</li></ul></li><li>• Mortgage Loan Special<ul style="list-style-type: none"><li>○ 10-year balloon – fixed rate</li></ul></li><li>• Fixed Rate Loan Special<ul style="list-style-type: none"><li>○ 10 or 15-year term – fixed rate</li></ul></li></ul>	
Agricultural Lending Programs		
FSA Loans <ul style="list-style-type: none"><li>• Beginning Farmer – Fixed Rate 20-year term</li><li>• Guaranteed Operating – Fixed Rate terms of 1-7 years</li><li>• Guaranteed Farm Ownership – Fixed Rate Term up to 40 years</li><li>• FSA Participation Loan – Fixed Rate Term up to 40 years</li></ul>	In-House Ag Loan Products <ul style="list-style-type: none"><li>• Real Estate - 3- and 5-year Adjustable Rate</li><li>• Equipment Loans – Fixed Rate</li><li>• Operating Loans – Adjustable Rate</li></ul>	Secondary Market <ul style="list-style-type: none"><li>• Beginning Young Farmer/State Backed Bond</li><li>• AgriAccess</li></ul>
Commercial Lending Programs		
SBA Loans <ul style="list-style-type: none"><li>• SBA 7(a) – fixed or adjustable rates</li><li>• 504 Certified Development Company – Fixed Rate</li></ul>	Equipment and Facilities Leasing – with Bankers Bank <ul style="list-style-type: none"><li>• Equipment and buildings are eligible</li></ul>	In-House Commercial Loan Products <ul style="list-style-type: none"><li>• Real Estate - 3- and 5-year Adjustable Rate</li><li>• Equipment Loans – Fixed Rate</li><li>• Operating Loans – Adjustable Rate</li></ul>