

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

Business & Personal Account Products

Business Checking	Personal Checking	Savings
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

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

Loans

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