

## Commercial Products

### **Business and Commercial Checking Accounts**

Business Interest Checking  
Commercial Analysis Checking  
Commercial Interest Checking  
CRESPA Checking  
Flex Business Checking  
Flex Business Checking Plus  
Georgia IOLTA  
IOLTA Checking – MD, VA and D.C.  
MAHT Checking  
Minnesota IOLTA  
North Carolina IOLTA  
Tennessee IOLTA  
West Virginia IOLTA

### **Business and Commercial Savings Accounts**

Business Money Market Sweep  
Business Savings  
Certificates of Deposit  
Insured Cash Sweep Savings (offered through IntraFi Network)  
Money Market Reserve  
Money Market Savings  
Premier Commercial Money Market  
Regular Savings

### **Treasury Management Services**

Account Analysis  
ACH Electronic Funds Transfers (Consumer & Corporate)  
ACH Positive Pay  
Bill Pay  
Cash Concentration Service  
Check Positive Pay  
Deposit Reconciliation Service  
Escrow Management Account  
Fraud Prevention  
Lockbox Services (Wholesale)  
Mobile Banking  
Mobile Deposit  
Remote Deposit Capture  
Repurchase Sweep Investment Account  
Repurchase Sweep Investment/Loan Account  
Sweep Loan Account

Wire Transfers  
Zero Balance Account

### **Commercial Account Services**

Bank-by-mail  
Coin and Currency  
Direct Connect  
Direct Deposit and Direct Debit  
Merchant Bankcard Services (offered through a special arrangement with Elavon)  
Payroll Services

### **Small Business Loan Products**

Business Vehicle Loan  
Commercial Equity Reserve  
Commercial Mortgage (Owner Occupied Only)  
Commercial Real Estate (Non-Owner Occupied)  
Commercial Reserve  
Commercial Term Loans  
Flex Line of Credit  
Letters of Credit  
Lines of Credit  
Small Business Term Loan

### **Non-Personal/Business Credit Services & Loan Products**

Commercial Mortgage (Lot, Construction, or Permanent Financing)  
Equipment Leasing  
Letters of Credit  
Lines of Credit  
Line of Credit & Accounts Receivable Billing Service  
MasterCard® Business Credit Card (offered through a special arrangement with Elan Financial Services)  
One Card (purchasing card)  
SBA Guaranteed Loans  
Term Loans  
Vehicle Loans  
VISA/MasterCard Processing