Your Community Partner

List of Services

Deposit Accounts

The following **deposit accounts** are available at all Royal Bank locations:

- Checking Accounts
  - Consumer
    - E-Statement
    - Royal Checking
    - Traditional Checking
    - Royal Plus
    - Home Equity Checking
    - IOLTA and IBRETA
  - Business
    - Simply Business Checking
    - Business Premier Checking
    - Business Advantage Checking
- Savings Accounts
  - Consumer
    - Statement Savings
    - Christmas Club
    - Health Savings Account (HSA)
  - Business
    - Business Money Market
    - Business Savings
- Investment Accounts
  - Now Plus Checking
  - Investment Savings
  - Prime Flex Savings
  - Individual Retirement Account (IRA)
    - Traditional
    - Roth
  - Certificates of Deposit (CD)
    - Opportunity CD
    - Medical, Educational, Disaster (MED) CD

Loan Services

The following **credit services** are offered at all Royal Bank locations (by appointment at Avoca and Endeavor):

- Personal
    - Personal Reserve Accounts (auto transfer for overdraft)
    - Home & Real Estate
        - Home Loans
        - Real Estate Construction Loans
        - Land Acquisition Loans
        - Home Improvement Loans
        - Home Equity Loans
        - WHEDA Home and Home Improvement Loans
        - Rural Development Home Loans
        - In-House Home Purchase or Refinance, 1-4 family
        - Secondary Market Real Estate Loans (Servicing retained)
        - Federal Home Loan Down payment Plus Program
        - Vacation and Second Home
    - Recreational Land Loans
    - Vehicle Loans
    - Personal Loans
    - Lines of Credit
    - Smart Option Student Loans by Sallie Mae
    - Refinancing Loans
    - Loans secured by Deposit Accounts
    - Other types of credit requests considered
- Business and Agriculture
    - Commercial Real Estate
    - Farm Real Estate
    - FSA Guaranteed Loans
    - WHEDA Crop loans
    - Ag Line of Credit
    - Ag Personal Property Loan
    - Business Line of Credit
    - Business Letter of Credit
    - Business Personal Property Loans
    - SBA Guaranteed Loans
    - Municipal Loans
- Other Credit Services
    - Automatic Loan Payments

Additional Services

The following **services** are available at all Royal Bank locations:

- Mobile & Online Services
    - On Call Telephone Banking
    - Online Banking
    - Bill Pay
    - E-Statements
    - Mobile Check Deposit
    - Mobile Wallet
    - Text Banking
- Payment Services
    - Visa Credit Cards and American Express
    - Visa Debit Cards
    - Visa Gift Cards
- Other Services
    - Money Orders – Bank and Personal
    - Bank by Mail
    - FI to FI transfer
    - Wire Transfers
    - ACH Direct Deposit
    - Foreign Currency Purchase/Exchange
    - Night Deposit – Locked and Zipper Bags
    - Safe Deposit Boxes *(available at most locations)*
    - Amortization Schedules
    - Gift Envelopes
    - Account Reconciling
    - Account Activity Printout
    - Account Research
    - Notary Public
    - Coin Counting and Purchasing
    - Photo Copies
    - Fax Transmittal
    - Telephone Transfers