

CB&S Bank
Loan and Deposit Products and Services

The bank offers the following loan products:

Personal

- Consumer Loans
 - Automobile
 - Boat
 - Recreation Vehicle Loans
 - Personal
- Home Equity Lines of Credit (HELOCs)
- Residential Mortgage Loans (first and second liens)
- Home Construction Loans
- Express Loans
- Credit Cards

Business

- Commercial Loans
- Small Business Loans

- Agricultural Loans

Please contact any of our branches to complete an application or to obtain specific information concerning our loan products, including fees. Online applications can also be entered through our website – cbsbank.com

The following deposit accounts are offered by CB&S Bank:

Personal

- Checking
 - Star Rewards Account
 - Star Account
 - All About U Student Account
 - Prime Advantage
 - Golden Customer Club
 - Star Money Market

- Savings
 - Star Savings
 - Star Rewards Savings
 - Christmas Club Savings
 - Vacation Club Savings
 - Super Star Savers Club
 - Certificates of Deposit (various maturities)

- Individual Retirement Accounts (IRAs)

Business

- Checking
 - Business Checking
 - Business Select Checking
 - Business Analysis Checking
 - Business Interest Checking
 - Business Prime Advantage Checking
 - Business Advantage Money Market
- Savings
 - Business Savings
 - Business Certificates of Deposit
 - Workplace Advantage Checking (For employees of Businesses)
 - Business Manager
 - SEP Accounts (Simplified Employee Pension)

Please contact any of our branches to obtain specific information concerning these accounts, including interest rate, annual percentage yield, and any fees we may charge.

In addition to our loan and deposit products, CB&S Bank offers the following services:

- Internet Banking
- Online Credit Applications
- Bill Pay Services
- Zelle Person-to-Person Payments
- e-Statements/e-Notices
- Mobile Banking
- Mobile Deposit
- Treasury Management Services
- Business Express Deposit
- Merchant Services
- Check Verification
- Electronic Check and ACH Recovery Services
- Debit Cards/ATM Cards – Consumer & Business
- ID Protect (For consumers)
- Safe Deposit Boxes
- Accessline (Telephone Banking)
- Online Switch Kit
- Reorder Checks Service
- Direct Deposit
- ATM Access
- Overdraft Coverage
- Electronic Funds Transfer Services
- Bank by Mail

- Cashier's Checks
- Savings Bonds Redemption
- ACH Origination
- Financial Calculators (on website)
- ID Theft Prevention for Businesses – Tips on website
- ID Theft Prevention for Consumers – Tips on website
- Wire Transfers