

**Trustco Bank  
Community Reinvestment Act  
Public File  
List of Services**

**Types of Credit Available:**

**Consumer Loans** are available for personal and family purchases and include revolving lines of credit for overdraft protection. Closed end installment loans are available for home improvement, purchases of automobiles and recreational vehicles, as well as loans for personal use.

**Real Estate Mortgage Loans** consist of conventional residential mortgages, second mortgages, and revolving home equity credit lines. Financing available up to 97% with no borrower paid private mortgage insurance charged.

**Residential Tax Escrow Accounts** automatically have property and school tax added to your mortgage payment to have Trustco Bank pay these taxes on your behalf.

**Non-Owner Occupied Real Estate Mortgage Loans** consist of conventional residential mortgages.

**First Time Home Buyers Mortgages** are available for consumers purchasing their first home and meet income requirements based on HUD guidelines.

**Home Town Hero Mortgage Loan Program** consist of a conventional residential mortgage, with discounted fees. Applies to any Active or Veteran members of the Military, Active Police Officers, or Active Firefighters applying for a purchase, new construction, or building loan.

**Small Business Loans** are available as installment, demand, term, and revolving credit loans.

**Commercial and Industrial Loans** consist of short term and revolving credit loans to corporations, businesses, financial institutions and government entities to finance plants and real property, account receivable, inventory and equipment, construction loans on residential and commercial properties, and to meet needs for working capital. Financing is also arranged for business expansion.

**Credit Cards** are available for consumers and small businesses.

**Types of Deposit Services Available:**

**Home Town Checking** accounts for individuals and qualified organizations. There are 4 types of Home Town Checking accounts; Investment, Premier, Free, and Student.

**BankOn Account** designed for individuals looking a low-cost account with debit card and electronic access with a low minimum to open and no minimum balance requirements to maintain.

**Money Market Checking** accounts for individuals and qualified organizations.

**Home Town Business Checking Accounts** are offered for organizations and commercial businesses. Employees of businesses that have a Home Town Business Account are eligible for

benefits including a cash bonus for opening a Home Town Checking Account with direct deposit, discount on mortgage closing costs, and more.

**Savings Accounts** are currently available for consumers, organizations, and commercial businesses, with a choice of either passbook or statement savings accounts. Savings accounts with no minimum balance are offered for customers up to 17 years of age or for customers 65 and older.

**Time Deposits** consist of Certificates of Deposit, also known as an investment certificate with terms of up to 10 years.

**Individual Retirement Accounts** including Traditional, Roth, and Coverdell Education accounts are available.

**Health Savings Accounts** consisting of a checking account and/or certificates of deposit are available to individuals with a high deductible health insurance plan.

**Club Savings Accounts** available for Holiday Club and Vacation Club offerings. These clubs automatically transfer a predetermined amount from a Home Town Checking Account to a club account and the funds are transferred back on a certain date with interest.

**Rainy Day Fund Club Account** An account that automatically transfers a predetermined amount from a Home Town Checking Account to a club account.

**Cannabis Banking:** Offered to licensed businesses operating in the cannabis industry.

**Other Services Available:**

**ATM and Safe Deposit Boxes:** Please refer to our Locations and Hours brochure for the locations with these facilities.

**Official Checks** are available at all Trustco Bank Locations for Trustco customers.

**Online Banking:** Consumers have access to their account information via a secured computer login.

**Online Billpay:** Customers have access to pay their bills online.

**Zelle:** Zelle is P-to-P payment service. Customers can send and receive money immediately from customers and non-customers alike.

**Online Account Opening:** Consumers can open a checking or savings account or a certificate of deposit anytime through the banks website.

**Mobile App:** Available on Apple and Android devices. Consumers have access to their account information and are also able to deposit checks remotely.

**Debit Card Management:** Offered through our online banking and mobile app that allows the customer to turn their debit card on and off, set alerts for types of transactions and amounts, and also provides the customer fraud alert notifications.

**Digital Debit Card Issuance:** Debit cards can be added to customers mobile wallet at account opening.

**Clover:** Merchant services products to process credit and debit card payments.

**SwitchAssist:** Helps customers switch direct deposit, automatic payments and other checking account related activity from another institution to Trustco Bank.

**Credit Sense:** Available with online banking and allows for consumers to review credit score.