

Available Products for Loan, Deposit, and Other Services

The Bank offers a variety of resources to perform banking functions through various delivery channels.

Loan Products & Services

- Consumer Installment Loans (Secured or Unsecured)
- Vehicle Loans
- Interim Construction Loans
- Commercial & Agricultural Loans
- Small Business Loans
- Residential Mortgage Loans

Deposit Products & Services

- Personal Checking Accounts
- Personal Savings Accounts
- Business Checking Accounts
- Business Savings Accounts
- Money Market Deposit Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Public Fund Depository Services

Other Banking Services

- Personal and Business Debit Cards
- Personal and Business Credit Cards
- Commercial Treasury Management Services
 - Merchant Services
 - Remote Deposit Capture (RDC)
 - Automatic Clearing House (ACH) Origination
 - Positive Pay
- Wire Transfers
- Check Ordering
- Commercial Coin and Currency Orders
- Official Checks
- Check Cashing
- ATM Banking
 - On premise ATMs
 - Deposit ATMs (select locations)
 - Member of Allpoint ATM network
- Drive-thru Teller Services (not available at El Paso - East branch)
- Safe Deposit Box Rental (select locations)
- Bank by Mail
- Night Depository
- Overdraft Program
- Automatic Funds Transfer
- Notary Services
- Automated Telephone Banking
- Personal and Business Online Banking and Bill Pay
- Personal and Business Mobile Banking
- Text Banking
- Transfer Funds between Accounts
- Photocopies
- eStatements
- Financial Education Information

Common Fee Schedule