

AVAILABLE PRODUCTS & SERVICES

Within its Assessment Area Greenfield Savings Bank offers different types of credit and services to meet the credit and savings needs of our communities:

1) Residential Mortgage Loans on Real Estate.

- a) Residential mortgages (1-4 family dwellings)
- b) MHP One Program
- c) Housing rehabilitation and new construction loans
- d) Land loans in conjunction with new construction
- e) Pre-qualification programs
- f) Equity Credit Lines and Loans
- h) Fixed rate bi-weekly payment loans
- i.) Mass Housing Loans

2. Consumer Loans.

- a). Passbook and CD Loans
- b). Mass Save Heat Loans

3. Commercial Loans.

- a) Time Notes
- b) Lines of Credit
- c) Secured Loans Commercial Mortgages (residential 5+ units and non-residential & Land)
- d) Unsecured Loans Commercial C & I Loans
- e) Construction Loans
- f) Demand Loans
- g) Express Loans (Credit Score Loans)
- h) Letters of Credit
- i) SBA Guaranteed Loans
- j) Loans guaranteed by the Massachusetts Capital Access Program

4. Consumer/Business General Banking Services.

- a) Free or Low-Cost Checking Accounts (Both Consumer & Business)
- b) Certificates of Deposit
- c) Regular Savings Accounts
- d) ATM and Debit Cards
- e) Money Market Investment Accounts
- f) Retirement Accounts (IRA's and SEP's)
- g) Drive-Up Facilities and Drive-up ATM's
- h) Safe Deposit Boxes
- i) Telephone Banking
- j) Internet Banking with Bill Payment Services
- k) Cashier's Checks
- l) Trust and Investment Services
- m) Wire Transfers (Domestic)
- n) Wire Transfers (Foreign)
- o) Proprietary Automated Teller and Interactive Tellers Machines
- p) Off Premise Cash Dispensing Machines in Remote Service Areas
- q) On-line (Consumer) Account Opening Services
- r) E-Statements
- s) Mobile Banking
- t) Zelle
- u) Mobile wallet
- v) Mobile Card Controls (Freeze or Hold Your Debit Cards, Add Alerts, Submit Travel Requests)
- w) uChoose Debit Card Rewards

5. Business General Banking Services.

- a) Business Checking
- b) Business Savings and Money Market Accounts
- c) ATM and Business Debit Cards

- d) Drive-Up Facilities and Drive-up ATM's)
- e) Osaic Investment Services
- f) Cash Management Services
- g) Investments Services
- h) Wire Transfers (Domestic)
- i) Wire Transfers (Foreign)
- j) Night Deposit Facilities
- k) Proprietary Automated Teller and Interactive Tellers Machines
- l) Off Premise Cash Dispensing Machines in Remote Service Areas
- m) Internet banking with Bill Payment Services
- n) ACH Origination and Wire Origination
- o) Remote Deposit Capture
- p) E-Statements
- q) Business Mobile Banking
- r) Osaic Business Debit Card Rewards

The Bank continues to grow its fleet of services. The above list may not be inclusive at the time of this publication.

DELIVERY CHANNELS

GSB offers more than traditional brick & mortar channels for their products and services. GSB has online account opening using an out of wallet verification process, online mortgage applications, and residential lending prequalification's and first-time homebuyers' classes as well as a full suite of mobile and online products and services.