

**The Bank of Marion
102 West Main Street
Marion, VA 24354
(March 13, 2024)**

Deposit Products:

Checking:

- Platinum Interest Checking
- Fabulous 50 Interest Checking
- Preferred Benefits Checking
- Totally Free Checking
- Commercial Checking
- Totally Free Business Checking
- Estate Accounts
- IOLTAs (Interest on Lawyer's Trust Accounts)
- Health Savings Accounts
- Visa Debit Card
 - o Instant issue available

Savings:

- Passbook
- Statement
- Certificates of Deposits
- Christmas Club
- Money Market
- Visa Debit Card available

Individual Retirement Accounts (IRAs)

- Variable Rate
- Certificate of Deposit

Lending Products:

Consumer Loans:

- Auto Loans
- Secured Loans
- Unsecured Loans
- Time and Demand Loans
- Unsecured line of credit (available on-line only and must have DDA)

Commercial Loans:

- Lines of Credit
- Equipment Loans
- Commercial Real Estate
 - o Including Residential Rental Real Estate
- Business Start-Up
- Unsecured lines of credit (available on-line only and must have DDA)

Agricultural Loans

- Cattle
- Equipment
- Lines of Credit
- Land
- Operating/Capital/Debt Consolidation

Real Estate:

- Adjustable Rate Mortgages (up to 30 years)
- Fixed Rate Mortgages (up to 30 years)
- Double wide with land (up to 20 years)
- Construction Loans
- Home Equity (up to 80% LTV)
- Low or No Closing Cost Mortgage Loans
- 89% LTV Mortgage with no PMI

Credit Cards:

- Visa Classic
- Visa Platinum Rewards
- Visa Platinum Rewards Business