

# PRODUCTS & SERVICES

3riversfcu.org 800.825.3641

### **CHECKING SOLUTIONS**

- Dividend Checking
- ATM Fee Refunds
- Free ATMs Nationwide
- Mastercard Debit Card
- Health Savings Accounts

#### **SAVINGS SOLUTIONS**

- Share Certificate Specials
- Money Markets
- Youth Accounts
- IRA Savings

### **WEB & MOBILE**

- Online Account Access
- Mobile Banking (Web, App, and SMS)
- eStatements
- Mobile Check Deposit
- Mobile Wallet
- Credit Sense
- Card Controls
- · Scheduled Transfers
- Check Ordering
- · Online Bill Pay
- · Pay a Person Transfers
- · Savvy Money Checkup
- · Car Buying Service Powered by TrueCar
- TurboTax Online
- Business Online Access\*
- Multiple Sub-user Management\*
- ACH Credit and Debit Functionality\*

#### **MORTGAGES**

- Purchase
- New Construction
- Refinance
- First Time Homebuyers Support

- Remodel Loans (Purchase and Refinance)
- USDA, FHA, & VA
- · Primary Residence, Second Homes, and Investment Properties
- Home Equity Loans
- Fixed Rate Home Equity Lines of Credit (HELOC)
- · Interest-only Home Equity **Lines of Credit**

# **CONSUMER LOANS**

- Unsecured Term Loans
- Mastercard Rewards Credit Cards
- Vehicle Loans
- Motorcycle Loans
- Boat & RV Loans
- ATV & Snowmobile Loans
- Private Student Loans
- · Student Loan Refinance

# **BUSINESS SERVICES**

- Business Checking
- Credit Card Merchant Processing
- Payroll
- Online Access & Bill Pay
- Interest-only Lines of Credit
- Equipment & Vehicle Loans
- Construction Loans
- · Real Estate
- Acquisitions
- SBA & CDC Lending Capabilities
- Corporate Credit Cards
- Interest on Lawyer Trust (IOLTA) Accounts
- ACH
- Positive Pay
- invoicing & Reporting
- Check Fraud Monitoring
- Health Savings Accounts

# INVESTMENT **MANAGEMENT & TRUST**

- Trustee for Revocable & Irrevocable Trust
- Special Needs Trust
- Personal Representative on Wills
- Guardianships
- Investment Management Agencies

## **INVESTMENTS & INSURANCE**

- Financial Planning
- · 401k & Pension Rollovers
- Small Business Retirement Plans (Simple IRA, SEP IRA)
- Individual Retirement Accounts (Traditional IRA, Roth IRA)
- 529 College Savings
- · Life Insurance
- Long Term Care
- · Home & Auto

## **MORE SOLUTIONS**

- Direct Deposit/Payroll Deduction
- · Cashier's Checks
- Notary Services
- Safe Deposit Boxes
- Term Life Insurance Coverage
- · Skip-a-Payment
- Foreign Currency Exchange
- Shared Branch Access
- Appointment Scheduling