

The Park National Bank
List of Services as of April 1, 2024

Consumer Products	
<p>Checking</p> <ul style="list-style-type: none"> • Advantage Account • Access Account • Simplicity Account • Connect Account <p>Savings</p> <ul style="list-style-type: none"> • Savings Account • Youth Savings Accounts • Christmas Club Savings Account • Certificate of Deposit (CD) • Money Market Accounts <p>Health Savings</p> <ul style="list-style-type: none"> • Health Savings Checking Account • Health Savings Investment Account (No Term) <p>Individual Retirement Accounts (Deposit Based)</p> <ul style="list-style-type: none"> • Traditional IRA (Term/No Term) • Roth IRA (Term/No Term) • Rollover IRA • Inherited IRA • SEP IRA <p>Digital Banking</p> <ul style="list-style-type: none"> • Online Banking • Online Bill Pay • Mobile Banking • Zelle • Telebanking/Telephone Banking • Text Banking • Real Time Account Alerts (Text, Email, Mobile Apps) • Paperless Statements • 24/7 Live Customer Support (Including Online Banking and Bill Pay Support) • Park Direct • Financial Manager • Credit Sense • Online mortgage application • Bank to Bank Transfers 	<p>Overdraft Protection</p> <ul style="list-style-type: none"> • Overdraft Guard • Overdraft Account Link • Checkline • Courtesy Overdraft Protection <p>Credit Cards**</p> <ul style="list-style-type: none"> • Visa Everyday Rewards + Card • Visa Platinum Card • Visa Max Cash Preferred • Visa Travel Rewards+ Card • Reserve Rewards+ Card • Visa College Real Rewards Card • Visa Max Cash Secured Card • Visa Secured Card <p><small>**Issued and administered by Elan Financial Services</small></p> <p>Other Services</p> <ul style="list-style-type: none"> • Official Checks/Money Orders • Counter Checks • Wire Transfers • Safe Deposit Boxes • Foreign Currency Exchange • Financial Calculators (Internet Only) • Visa Debit/ATM Cards • Visa Account Updater*** • 3-D Secure*** • Visa's Zero Liability Protection*** • Credit Card Account Access*** • Freedom Years • Mobile Wallet - (Android, Apple and Samsung Pay) • Personal Checks – (Available from Deluxe Check Printers) • Stay connected (with Facebook, X(Twitter), YouTube and Vimeo, LinkedIn) • Fraud Protection • On Demand Payment • Checkbook Balancing • Legal Process Transactions • Direct Deposit • Loan Production Office <p><small>*** Not administered by the bank</small></p>

Not all listed products and services are offered at each office location.
Refer to office personnel for additional information.

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Consumer Products	
<p>Loans</p> <ul style="list-style-type: none"> • Personal Loans • Vehicle Loans • Boat Loans • RV Loans • Medical Expense Loans • Equipment Loans <p>Home Loans</p> <ul style="list-style-type: none"> • Fixed or Adjustable rates • Federal Housing Administration (FHA) • Veterans Administration (VA) • Guaranteed Rural Housing • First-Time Home Buyer Program (OH, KY, NC & SC) • Bridge Loans • Condo Loans • Lot Loans • Construction Loans • Jumbo Loans • Portfolio Loans • Conventional Refinance • Cash-Out Refinance • Home Equity Line of Credit (HELOC) • Home Sweet Home Purchase Loan • Home Sweet Home Equity Loan • Home Loan Grant Program 	<p>Trust and Investment Services</p> <ul style="list-style-type: none"> • Personal Retirement Planning Services • 401(k) and other Retirement Plans • Individual Retirement Accounts (Investment Based) • IRA Rollover • Roth IRA • Traditional IRA • Inherited IRA • Probate, Estate Planning and Estate Settlement • Custody, Escrow, and Guardianships • Polaris Investments • Investment Management • Directed Trustee Services • Revocable Living Trust • Charitable Trust • Spendthrift Trust • Bypass Trust • Marital Deduction Trust • Special Needs Trust • Trust Online

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Business Products	
<p>Business Checking</p> <ul style="list-style-type: none"> • Commercial Checking Plus • Commercial Checking • Business Checking • Interest Earning Business Checking • Non-Profit Checking • Interest on Lawyers Trust Accounts (IOLTA) Checking • Interest on Trust Accounts (IOTA) Checking • Business Money Market • IntraFi DDA and MMA <p>Business Savings</p> <ul style="list-style-type: none"> • Business Savings Accounts • Business Sweep Arrangement Services • Commercial Sweep Services • Certificate of Deposit (CD) • IntraFi CDARS <p>Cash Management Services</p> <ul style="list-style-type: none"> • Account Reconciliation • Automated Clearinghouse Services (ACH Services) • Business Debit Card • Lockbox Services • Payment Solutions (Virtual Merchant) • Business Online Banking • Business Mobile Banking • Business Online Bill Payment • Business Mobile Deposits • Telebanking • Check Imaging • Paperless Statements • Direct Deposit • Controlled Disbursement • Positive Pay • Sweep Arrangement Services • Public Funds • Merchant Services • Remote Deposit • Commercial Online Banking • Account Analysis • Secured Browser Download 	<p>Business Credit Cards **</p> <ul style="list-style-type: none"> • Visa Business Cash Preferred Card • Visa Business Card • Visa Business Real Rewards Card • Visa Smart Business Rewards Card • Visa Signature Business Company Card • Visa CommUnity Card • One Card <p><small>**Issued and administered by Elan Financial Services</small></p> <p>Business Loans</p> <ul style="list-style-type: none"> • Equipment Financing/Term Loans • Commercial and Investment Real Estate • Construction and Development Loans • Structured Warehouse Lending • Line of Credit • Agriculture Loans (USDA and Farm Service Agency (FSA)) • SBA & Government Loans Programs (SBA Express, SBA7(a), Certified Development Company/504, USDA, Ohio 166 Loan Program, Ohio Collateral, Enhancement Program (CEP) Loan Program, The Ohio Capital Access Loan Program) • Aircraft Finance • Commercial & Equipment Leasing Programs <p>Retirement Plan Services</p> <ul style="list-style-type: none"> • 401(k) Multi-fund Family Investment Options • 401(k) Safe Harbor Plan • Profit-sharing Plans • Non-qualified Plans • Money Purchase Pensions • Other Pension Plans • Simple IRA • Simplified Employee Pension Plan (SEP) • Go Retire

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