

The Park National Bank
List of Services as of April 1, 2026

Consumer Products	
Deposit Accounts • Checking Accounts • Savings Accounts • Certificate of Deposit (CD) • Money Market Accounts • Health Savings Checking Account • Health Savings Investment Account (No Term) Individual Retirement Accounts (Deposit Based) • Traditional IRA (Term/No Term) • Roth IRA (Term/No Term) • Rollover IRA • Inherited IRA • SEP IRA Digital Banking • Online Banking • Online Bill Pay • Mobile Banking • Mobile Wallet (Android, Apple and Samsung Pay) • Zelle • Text Banking • Real Time Account Alerts (Text, Email, Mobile Apps) • Paperless Statements • Digital Personal Banker • Financial Manager • Credit Sense • Online Mortgage & Consumer Loan Applications • Online Deposit Account Opening • Bank to Bank Transfers • Online Chat (website & within online/mobile) • Online Appointment Scheduling Overdraft Protection • Overdraft Account Link • Checkline • Courtesy Overdraft Protection Other Services (Bank Customers Only) • 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*** • Freedom Years • Personal Checks (Available from Deluxe Check Printers) • Stay connected (with Facebook, X, YouTube, Vimeo and LinkedIn) • Fraud Protection • On Demand Payment • Checkbook Balancing • Legal Process Transactions • Direct Deposit • Loan Production Office • Live Customer Support (Including Online Banking and Bill Pay Support) *** Not administered by the bank	Credit Cards** • Visa Everyday Rewards + Card • Visa Zero+ 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 • Credit Card Account Access** **Issued and administered by Elan Financial Services Loans • Personal Loans • Vehicle Loans • Boat Loans • RV Loans • Medical Expense Loans • Equipment Loans Home Loans • Fixed or Adjustable rates • Federal Housing Administration (FHA) • Veterans Administration (VA) • USDA Guaranteed Rural Housing • First-Time Home Buyer Program (OH, KY) • Bridge Loans • Condo/Townhome 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 Wealth Management Services • 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 • Wealth Online

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

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Business Products	
Business Checking - 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 Network Deposits Business Savings - Business Savings Accounts - Business Sweep Arrangement Services - Commercial Sweep Arrangement Services - Certificate of Deposit (CD) - IntraFi Network Deposits Treasury Management Services - 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 - 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	Business Credit Cards ** - Visa Business Cash Preferred Card - Visa Business Zero+ Card - Visa Business Real Rewards Card - Visa Smart Business Rewards Card - Visa Signature Business Company Card - Visa CommUnity Card - Commercial Rewards Card - One Card **Issued and administered by Elan Financial Services Business Loans - 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 Retirement Plan Services 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)

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