

**The Park National Bank**  
List of Services as of April 1, 2025

<b>Consumer Products</b>	
<p><b>Deposit Accounts</b></p> <ul style="list-style-type: none"> <li>• Checking Accounts</li> <li>• Savings Accounts</li> <li>• Certificate of Deposit (CD)</li> <li>• Money Market Accounts</li> <li>• Health Savings Checking Account</li> <li>• Health Savings Investment Account (No Term)</li> </ul> <p><b>Individual Retirement Accounts</b> (Deposit Based)</p> <ul style="list-style-type: none"> <li>• Traditional IRA (Term/No Term)</li> <li>• Roth IRA (Term/No Term)</li> <li>• Rollover IRA</li> <li>• Inherited IRA</li> <li>• SEP IRA</li> </ul> <p><b>Digital Banking</b></p> <ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Online Bill Pay</li> <li>• Mobile Banking</li> <li>• Mobile Wallet - (Android, Apple and Samsung Pay)</li> <li>• Zelle</li> <li>• Text Banking</li> <li>• Real Time Account Alerts (Text, Email, Mobile Apps)</li> <li>• Paperless Statements</li> <li>• Park Direct</li> <li>• Financial Manager</li> <li>• Credit Sense</li> <li>• Online mortgage application</li> <li>• Online Deposit Account Opening</li> <li>• Bank to Bank Transfers</li> </ul> <p><b>Overdraft Protection</b></p> <ul style="list-style-type: none"> <li>• Overdraft Account Link</li> <li>• Checkline</li> <li>• Courtesy Overdraft Protection</li> </ul> <p><b>Other Services (Bank Customers Only)</b></p> <ul style="list-style-type: none"> <li>• Official Checks/Money Orders</li> <li>• Counter Checks</li> <li>• Wire Transfers</li> <li>• Safe Deposit Boxes</li> <li>• Foreign Currency Exchange</li> <li>• Financial Calculators (Internet Only)</li> <li>• Visa Debit/ATM Cards</li> <li>• Visa Account Updater***</li> <li>• 3-D Secure***</li> <li>• Visa's Zero Liability Protection***</li> <li>• Freedom Years</li> <li>• Personal Checks – (Available from Deluxe Check Printers)</li> <li>• Stay connected (with Facebook, YouTube and Vimeo, LinkedIn)</li> <li>• Fraud Protection</li> <li>• On Demand Payment</li> <li>• Checkbook Balancing</li> <li>• Legal Process Transactions</li> <li>• Direct Deposit</li> <li>• Loan Production Office</li> <li>• Live Customer Support (Including Online Banking and Bill Pay Support)</li> </ul> <p>*** Not administered by the bank</p>	<p><b>Credit Cards**</b></p> <ul style="list-style-type: none"> <li>• Visa Everyday Rewards + Card</li> <li>• Visa Platinum Card</li> <li>• Visa Max Cash Preferred</li> <li>• Visa Travel Rewards+ Card</li> <li>• Reserve Rewards+ Card</li> <li>• Visa College Real Rewards Card</li> <li>• Visa Max Cash Secured Card</li> <li>• Visa Secured Card</li> <li>• Credit Card Account Access**</li> </ul> <p>**Issued and administered by Elan Financial Services</p> <p><b>Loans</b></p> <ul style="list-style-type: none"> <li>• Personal Loans</li> <li>• Vehicle Loans</li> <li>• Boat Loans</li> <li>• RV Loans</li> <li>• Medical Expense Loans</li> <li>• Equipment Loans</li> </ul> <p><b>Home Loans</b></p> <ul style="list-style-type: none"> <li>• Fixed or Adjustable rates</li> <li>• Federal Housing Administration (FHA)</li> <li>• Veterans Administration (VA)</li> <li>• Guaranteed Rural Housing</li> <li>• First-Time Home Buyer Program (OH, KY, NC &amp; SC)</li> <li>• Bridge Loans</li> <li>• Condo/Townhome Loans</li> <li>• Lot Loans</li> <li>• Construction Loans</li> <li>• Jumbo Loans</li> <li>• Portfolio Loans</li> <li>• Conventional Refinance</li> <li>• Cash-Out Refinance</li> <li>• Home Equity Line of Credit (HELOC)</li> <li>• Home Sweet Home Purchase Loan</li> <li>• Home Sweet Home Equity Loan</li> <li>• Home Loan Grant Program</li> </ul> <p><b>Wealth Management Services</b></p> <ul style="list-style-type: none"> <li>• Personal Retirement Planning Services</li> <li>• 401(k) and other Retirement Plans</li> <li>• Individual Retirement Accounts (Investment Based)</li> <li>• IRA Rollover</li> <li>• Roth IRA</li> <li>• Traditional IRA</li> <li>• Inherited IRA</li> <li>• Probate, Estate Planning and Estate Settlement</li> <li>• Custody, Escrow, and Guardianships</li> <li>• Polaris Investments</li> <li>• Investment Management</li> <li>• Directed Trustee Services</li> <li>• Revocable Living Trust</li> <li>• Charitable Trust</li> <li>• Spendthrift Trust</li> <li>• Bypass Trust</li> <li>• Marital Deduction Trust</li> <li>• Special Needs Trust</li> <li>• Trust Online</li> <li>• Wealth Online</li> </ul>

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

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