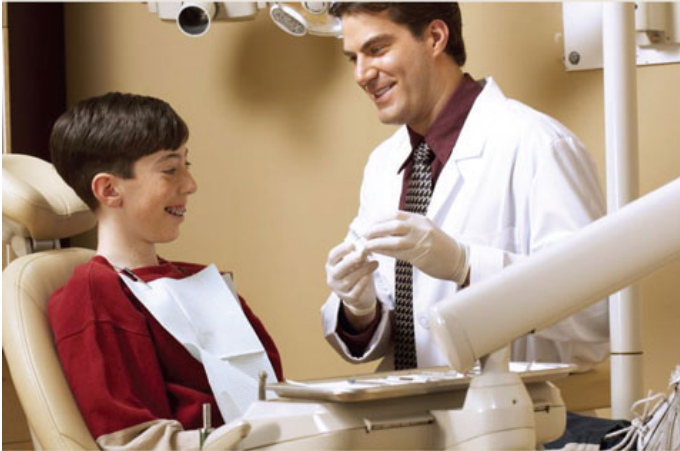




Personalized Products and Services to Allow You to Build Your Practice and Achieve Financial Success



Deposit Solutions

Practice Checking Accounts

The flexibility of a variety of account choices designed to help manage payments and cash flow that, when combined with our treasury management products, will create a customized solution that is right for your practice.

Preferred Money Market Account

A short-term investment solution that combines a low minimum balance requirement, competitive interest rate, and the convenience of easy access to put excess funds to work for your practice.

Certificates of Deposit

A longer term investment option, starting as low as \$1,000, with competitive interest rates that allow your practice to earn a higher yield on excess funds that can be held for a specific period of time.

Health Savings Account

A convenient tax advantaged way for employees enrolled in a High-Deductible Health Plan (HDHP) to set aside funds for future health care expenses.



Financing Solutions

Commercial Real Estate Loans

A variety of flexible options for the purchase, construction, improvement, or refinancing of your dental office building as well as other commercial real estate projects.

Dental Practice Loans

Customized financing programs that provide you with the funding needed to start or acquire a practice, buy into a practice, expand or relocate your existing practice, or buy out other partners.

Equipment Acquisition Loans

Flexible term financing options tailored to help you acquire the dental and office equipment or vehicles needed to allow your practice to grow and succeed.

Business Lines of Credit

A flexible financing solution that gives you immediate access to short-term funding on an as-needed basis to support the cash needs of your practice.

Personal Lines of Credit

An unsecured revolving line of credit for clients of Old Fort Bank that provides for quick and easy access to funds whenever you need them.

Residential Real Estate

Financing for the purchase or refinance of your primary or second home with options ranging from conventional, jumbo, construction, and low down payment mortgage programs.

Home Equity Loans

Revolving lines of credit or term loans with competitive interest rates and flexible terms secured by the equity in your home that can provide the cash needed for home improvements, college expenses, and other personal expenditures.



Treasury Management Solutions

Online Banking

Provides a secure and convenient method of managing your bank accounts including direct deposit payroll, ACH originations, EFTPS origination, wire transfer, balancing reporting, and more.

Positive Pay

Enhanced fraud protection for checks and ACH items presented for payment against your checking account.

Remote Deposit Capture

Simplify your deposit process and improve your cash flow by electronically depositing your checks without leaving your office.

Merchant Services

Credit card processing that provides flexibility for your patients when paying deductibles and co-pays with credit or debit cards.

Business Credit Cards*

Card options that provide flexibility and allow you to manage expense payments by choosing a solution that meets your specific needs.

The One Card*

A single card that combines travel and entertainment with purchasing features. The One Card can be fully integrated with your electronic expense reporting system to provide valuable information to help control and monitor transactions.

* The creditor and issuer of these Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

