

AmeriServ Financial

2025 Products and Services and Schedule of Fees

CHECKING PRODUCTS:

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|--------------------------------|-------------------------------|
| 1. StudentLife Checking | 8. Business Analysis Checking |
| 2. SimpleLife Checking | 9. PA IOTLA Checking |
| 3. ActiveLife Checking | 10. Municipal NOW Accounts |
| 4. ComfortLife Checking | 11. Investors NOW Accounts |
| 5. Free Business Checking | 12. Small Business I |
| 6. Non-Personal NOW | 13. Small Business II |
| 7. Business UltraFlex Checking | |

MONEY MARKET PRODUCTS:

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|---|---|
| 1. Preferred Money Market Account (Personal & Business) | 4. Money Market – Regional |
| 2. Municipal Money Market Account | 5. Advantage Money Market (Regional Only) |
| 3. Money Market – Local | 6. Specialty Trust Money Market |

SAVINGS and HOLIDAY CLUB PRODUCTS:

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| 1. SOAR Statement Savings | 2. eHoliday Club |
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TIME DEPOSIT PRODUCTS:

1. Various Types of CDs
2. Flexible CDs, 90 days (not available to open as of 7/25/2022) and 2 year (not available to open as of 5/1/2022)
 - a) IRA: Traditional, Roth, Education, Accumulation

ACCOUNT ENHANCEMENTS:

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| 1. Visa Check Card | 3. Overdraft Defender |
| 2. Business Visa Check Card | 4. Overdraft Protection from Savings Account |

OFFICIAL CHECKS:

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| 1. Cashier's Checks or Money Orders | 2. Certified Checks |
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SAVINGS BONDS:

1. Redemption of Bonds Only

LOAN PRODUCTS:

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| 1. Closed End Loans <ol style="list-style-type: none">a) Auto & Motorcycleb) Securedc) Unsecured | 3. Credit Cards |
| 2. Open End (Lines of Credit) <ol style="list-style-type: none">a) Home Equity<ol style="list-style-type: none">i. Open End (fixed rate advance options available through the Loan in a Line Product)ii. Combination Mortgage and Home Equityb) Executive Line of Credit (ELOC)c) Personal Lines of Credit (with overdraft protection) | 4. Student Loans |
| | 5. Residential Mortgages <ol style="list-style-type: none">a) Fixed Rate Conventionalb) Adjustable Rate Mortgagesc) Construction Financingd) FHA 203(b) Residential Mortgagee) VA Mortgagesf) AmeriServ Community Loan Program |
| | 6. Commercial/Business Loans and Mortgages |

SERVICES:

1. Safe Deposit (Available at Certain Branch Locations)
2. Night Deposit (Available at Certain Branch Locations)
3. Cash Processing
4. Foreign Currency Exchange
5. Telephone Banking
6. ATM Network
7. Internet Banking, Bill Payment, External Transfers, Personal Finance, Mobile Apps, Mobile Deposits, Apple Pay
8. Wire Transfer
9. Coin Machine Service (Available at Certain Branch Locations)
10. Utility Payments
11. Medallion Stamps
12. Merchant Services
13. Deposit Sweep Service
14. Commercial Remote Deposit Service
15. E-Statements
13. Trust Services
 - a) Financial Planning, Retirement Planning, Estate Planning, Education Planning
 - b) Investment Agency
 - c) Estate Administration
 - d) Personal Trust Administration (Revocable, Irrevocable, Irrevocable Life Insurance, Minor, Rabi)
 - e) Charitable Trust Administration
 - f) Education Trust Administration
 - g) Retirement Plan Administration (Qualified and Non-Qualified)
 - h) Individual Retirement Accounts
 - i) Special Needs Trust Administration
 - j) Pre Need Funeral Trust Administration
 - k) Cemetery Association Trusts (Permanent Lot Care, Merchandise, Endowment)
 - l) Pooled Special Needs Trust Investment Management and Record Keeping
 - m) Guardianship of Incompetents and Minors
 - n) Financial Power of Attorney
 - o) Special Asset Administration (Commercial Real Estate, Oil & Gas Management, Timber Management, etc.)
 - p) Custody Services
 - q) ERISA/Funds
 - r) AmeriServ Financial Services