

Community Reinvestment Act
List of Services

Loan Products	
First Mortgage Loans	
First Mortgage	A loan secured by a 1-4 family unit residence.
Escrow Account	A segregated trust account in which escrow funds are held. Account is not visible in online banking.
Home Equity Loans	
Home Equity Line of Credit	A revolving line of credit secured by a primary residence.
Home Equity Term	A loan secured by a 1-4 family unit residence by a first or junior lien. The mortgaged property must be a primary or vacation residence.
Bridge	A short term second mortgage to fund the acquisition or a new primary residence. The mortgaged property must be the borrowers primary residence.
Consumer Loans	
Secured Term	A loan using security on the value of an asset such as a car, boat, recreation vehicle, stock, certificate, savings account, or other tangible item of value.
Unsecured Term	An unsecured loan based on strength of the customer's character and credit worthiness.
Unsecured Line of Credit	An unsecured revolving line of credit based on strength of the customer's character and credit worthiness. May be used for overdraft protection.
Visa Secured and Unsecured Credit Card	A credit card is used for point-of-sale and online credit purchases.
Business Loans	
Secured Term	A loan using security on the value of an asset such as a vehicle, equipment, heavy machinery, certificate, savings account, or stock.
Secured Line of Credit	A revolving loan using security of an asset such as inventory, equipment, accounts receivables, certificate, or savings account.
Unsecured Term	A loan based on the strength of the borrower and guarantor's creditworthiness rather than the value of an asset.
Unsecured Line of Credit	A revolving line of credit based on the strength of the borrower and guarantor's creditworthiness rather than the value of an asset.
Visa Credit Card	A credit card is used for point-of-sale and online credit purchases.
Real Estate	A commercial or residential property loan such as a 1-4 family investment residence, non-owner occupied or owner occupied commercial building, etc.
Deposit Products	
Checking Accounts	
Consumer Checking	A deposit and transaction account used for paying bills and making purchases without the need or risk of carrying cash.
Business Checking	A simple and convenient method for businesses to conduct their financial business.
Check Printing	Checking account customized document printing.
Temporary Checks	Checks that are used when the account holder does not have any customized checks available.
Savings Accounts	
Savings Account	An interest bearing account used for saving funds.
Health Savings Account	An account that can be funded with tax-exempt dollars to help pay for eligible medical expenses.
Money Market Accounts	
Money Market	An transactional deposit account with limited check-writing abilities.
IRA	
Coverdell Education Savings Accounts-ESA's	A tax-exempt education savings plan that can be opened for anyone under age 18.
IRA's (Individual or Roth)	Retirement plan to help invest and save for future.
Card Services	
Visa Debit Card	A plastic card with the VISA logo that automatically withdraws funds directly from a checking account through a designated cash machine or authorized point-of-sale.
Merchant Services	Credit card acceptance services for business customers.
Certificate of Deposit	
Certificate of Deposit	A yielding, low risk, term investment option for saving money.
Electronic Services	
Automatic Transfers	An automated method of transferring funds between Think accounts.
Bill Pay	A convenient way to pay your bills using online banking.
Travel Notices	A convenient way to notify Think about upcoming travel and decrease the chance of declined transactions.
Fraud Monitoring	Monitoring for suspicious, potential fraudulent transactions. The customer is contacted via text, email, or phone call if fraud is suspected.
Card Controls and Management	A convenient tool that allows customers to have control over their debit card from their online banking or mobile app. This helps with budgeting and fraud protection.
Account Alerts	A convenient tool to monitor an account by setting balance or transaction notifications.
Bank to Bank Transfers	A convenient way to transfer funds from one Bank to accounts at another financial institution.
Stop Payments	A way to request a check or payment to be cancelled prior to being paid.
Direct Deposit	An automated method of receiving funds directly from various income sources for deposit into a designated account. Direct Deposits use the ACH Network.
Online Banking	A convenient way to control accounts, using the internet.
Mobile Banking	A convenient way to deposit accounts using an app on smart phone or other mobile device.
Mobile Deposit	A convenient way to deposit checks using a mobile device.
Mobile Wallet	A convenient way to make payments using a mobile device.
Remote Deposit	A convenient way for businesses to deposit checks using a scanner.
Phone Banking	A toll-free number to access account information.
Email Banking	An email to contact the customer support center.
Conversations Banking	An online chat to contact the customer support center.
Quicken - Direct Access	Direct Access is a service that allows Quicken, personal financial software, to connect directly to Think to request history and initiate transfers.
Zelle	A mobile person to person payment solution.
Website (https://thinkbank.com)	Think website designed to keep bank customers informed and educated on Think's products and services and access to online banking.
Wire Transfer	A convenient method of transferring funds between financial institutions.
Cash Management	Includes ACH services for business customers for direct deposits, payments and receipts along with online wire transfer services.
Other Deposit Services	
Cashier's Check	A guaranteed method of payment in the form of a check.
Money Order	A guaranteed method of payment for a specific dollar amount.
Savings Bonds	Redemption of savings bonds. A savings bond is an instrument that is sold and backed by the US Government.
Deposit by Mail	A convenient way to make deposits and loan payments in a central location.
E-mail (think@thinkbank.com)	A convenient way to correspond with Think Bank.
Statements	Electronic or Paper delivery of financial statements.
Fulfillment by Mail Requests	A convenient way of mailing requested information to customers.
Customer Support Center	A phone center created to serve customers' needs by telephone.
Insurance Products	
Auto Insurance	Provides protection against financial loss involving automobiles.
Renters Insurance	Protects your belongings and personal liability if you rent rather than own.
Home Insurance	Protects your home, belongings, and personal liability.
Life Insurance	Insurance policy that pays a death benefit. Life term insurance has a death benefit for a preset number of years. Insurance provides for professional help for individuals unable to care for themselves because of prolonged illness or disability.
Long Term Care Insurance	
AD&D Insurance	Accidental Death & Dismemberment Insurance.
Credit Disability Insurance	Consumer loan payment protection program.
Credit Life Insurance	Consumer loan payment protection program.
FDIC Deposit Insurance	Federal Deposit Insurance Corporation (FDIC) coverage for deposit accounts See http://www.fdic.gov/ for information and calculator.
Financial Planning & Investment Products	
Annuities, mutual funds, money market accounts, stocks and bonds	Investment options to help plan for retirement.
Financial Planning	Planning for the future including retirement, education, wealth preservation and wealth transfer.
Coverdell Education Savings Accounts-ESA's	A tax-exempt education savings plan that can be opened for anyone under age 18.
IRA's (Individual or Roth)	Retirement plan to help invest and save for future.
Other Products	
Consumer Buying Guide/Car Pricing Service	Consumer report rating resource and guides of current price information on new and used vehicles.
Notary Public Services	A service that allows customers to have document notarized.
Signature Guarantee	A service that allows Think to guarantee an individual signature on security documents.
Safe Deposit Boxes	Fireproof storage for valuables.