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Products & Services

Personal Banking

<u>Checking</u>	IncredibleBank Checking IncredibleBank Checking Plus IncredibleBank Money Market Account IncredibleBank Health Savings Account IncredibleBank Checking Xcel
<u>Savings</u>	IncredibleBank Savings Certificates of Deposit Traditional & Roth IRAs Insured Cash Sweep (ICS)
Electronic Banking	Online Banking Online Bill Pay E-Statements Mobile Banking Mobile Deposit Capture Bill Payment Mobile Wallet Zelle Debit Card Controls Alerts 24-Hour Touch Tone Telephone Banking 24-Hour Text Banking
Credit/Check Card	Check Card Credit Card
Overdraft Protection	Sweeps Bounce Protection
Additional Services	MoneyPass Network Combined Statements ACH/Automatic Withdrawal Assistance Automatic Direct Deposit Switch FedNow Network - Receiving Bank

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Business Banking

<u>Checking/Deposit</u>	Incredible Business Checking Incredible Commercial Checking Incredible Community Checking Incredible Municipal Checking Incredible Business Money Market Incredible Municipal Money Market	IOLTA IBRETA Lockbox Banking
<u>Savings</u>	Certificates of Deposit Insured Cash Sweep (ICS)	
Electronic Banking	Online Banking Business Bill Pay Business Bill Pay Plus Payroll E-Statements Mobile Banking Mobile Deposit Capture Mobile Wallet Bill Payment Zelle Autobooks Debit Card Controls	Alerts 24-Hour Touch Tone Telephone Banking
Overdraft Protection	Bounce Protection Sweeps	
<u>Cash Management</u>	Re\$ubmit It ACH Origination (Collections / Payroll Direct Deposit) Account Analysis Statement Merchant Services Fraud Protection Service (Positive Pay) Credit Card Debit Card	Wire Transfers Bill Pay Account Reconciliation Remote Deposit Capture Zero/Target Balance Sweep Account Image Reporting
Additional Services	MoneyPass Network Combined Statements FedNow Network - Receiving Bank	

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Lending

Specific rates, terms and features vary by credit type and are subject to change.

<u>Business</u>	Lines of Credit Letters of Credit Term Loans Construction Loans Motorcoach Loans Floor Plan Loans Government Loans USDA SBA
<u>Mortgage</u>	Home Mortgage Loans Fixed Rate Adjustable Rate (ARMs) Non-conventional Mortgages Home Equity Lines of Credit (HELOC) Home Equity Loan (HELOAN) Construction Loans / Lot Loans Special Loan Programs USDA Guaranteed Rural Housing WHEDA Advantage Veterans Administration Federal Housing Administration Home Ready & Home Possible
<u>Consumer</u>	Home Improvement Loans Vehicle Loans Recreational Loans Motorcoach Loans Secured, Unsecured and Single Pay Personal Loans Lines of Credit Fresh Start Payday Alternative Loans (PAL\$)
Additional Services	Escrow

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IncredibleWealth

IncredibleBank offers an investment services program through Ameriprise Financial Institutions Group, a channel of Ameriprise Financial Services, LLC.

Products & ServicesFinancial Planning
Retirement Planning
Investments
Funding Education Expenses
Insurance and Annuities
Estate Planning Strategies
Retirement Income Strategies
Tax Planning Strategies
Small Business Retirement Plans (401k, SEP, Simple IRA)

Additional Services

Safe Deposit Boxes	Available At The Following Locations: 17 th Ave: 327 N 17 th Ave., Wausau WI 54401 (self-serve storage only) Rothschild: 1130 E Grand Ave., Rothschild, WI 54474				
	Merrill: 3210 E Main St., Merrill, WI 54452 Tomahawk: 1218 N 4 th St., Tomahawk, WI 54487 Minocqua: 8590 Hwy 51 North, Minocqua, WI 54548 Eagle River: 141 S. Willow St., Eagle River, WI 54521				
	Houghton: 19795 Sharon Ave., Houghton, MI 49931 Calumet: 56500 US Hwy 41, Calumet, MI 49913				
	Marquette North: 1101 N Third St., Marquette, MI 49855				
	Iron Mountain: 101 West B St., Iron Mountain, MI 49801				
	Ironwood: 200 S. Suffolk St., Ironwood, MI 49938				
Pickup Boxes	Available At The Following Locations:				
	17th Ave: 327 N 17th Ave., Wausau WI 54401				
	Cape Coral: 2512 Skyline Blvd., Cape Coral, FL 33914				
Other Services					
Other Services	Trust and Estate Accounts	ATM / ITM Access Fax Services			
	Direct Deposit				
	Night Deposit Drop	Photocopies Wire Transfers			
	Gift Cards				
	Telephone Transfers	Cashier's Checks			
	Foreign Currency Exchange	Notary Services			