



Newburyport Bank Products & Services

DEPOSIT PRODUCTS
NOW Checking
Basic Banking - Free Personal Checking*
Freedom Checking
Freedom Business Checking
Rewards Checking
Student Checking
18/65 Lifeline
Passbook Savings
Holiday Club
Harbor Money Market
Premier Money Market
Money Market
Basic Banking - Statement Savings*
Certificates of Deposit
Certificates of Deposit for Tax Exempt Entities
Private Client Group Savings
Private Client Group Money Market
Traditional IRA
Roth IRA
SEP IRA
Business Checking Accounts
Business Money Market Accounts
Corporate Checking
Brokered Certificate of Deposit
IOLTA
Municipal NOW Accounts
Municipal Checking Accounts
Municipal Money Markets
Nonprofit Checking Accounts
Nonprofit Money Markets
Nonprofit Savings Accounts
HSA Accounts (Coming early 2024)
*Newburyport Bank listed on Basic Banking website

TREASURY MANAGEMENT SERVICES
Account Reconciliation
ACH Block
ACH Origination Services
ACH Filters
Bill Pay
Loan Payment
Business Online Banking
Electronic Data Information (EDI Reporting)
Lock Box Service
Mobile Check Deposit
Money Management
Positive Pay
Remote Deposit Capture
Sweep Activities
Funds Transfer
Wire Transfer Originations: Domestic & International
Wire Transfer Incoming: Domestic & International

OTHER PRODUCTS & SERVICES
Account Reconciliation Assistance
Consumer Bill Pay
Check Recovery
External Loan Payment
Escrow Reporting
eStatements
Instant Issue Debt Cards
Automatic Teller Machines (ATM)
Interactive Tell Machines (ITM)
Penny - Digital Assistant
Drive-up accessibility
Merchant Services
Mobile Banking
Money Orders/Cashier's Checks
Online Deposit Account Opening
Savings Made Simple
Overdraft Savings Sweep
Human Resource Services and Payroll Provider
Personal Online Banking
Safe Deposit Boxes
SavvyMoney/Free Credit Score
Telephone Banking
Text Banking
Automatic Transfers
Website Accessibility & Information
Digital Banking (Online/Mobile) Live Chat
Wire Transfer Originations: Domestic & International
Wire Transfer Incoming: Domestic & International
Zelle
Coin & Currency Ordering
Coin Counting Machines

COMMERCIAL, BUSINESS BANKING & GOVERNMENT BANKING
Commercial Construction
Commercial Development Loans
Commercial Lines of Credit
Commercial Loans
Commercial Real Estate
Credit Cards -Business*
Business Overdraft Line of Credit
Municipal Lending
Nonprofit Lending
Participation Loans
Business Banking Line of Credit
Business Equipment Line of Credit
Business Banking Term Loan
Business Vehicle Loans
SBA Express Preferred Lender - SBA Programs
Term Loans
Letters of Credit
*Elan Financial Services is the creditor, issuer and servicer of all credit card programs

MORTGAGE & HOME EQUITY LOANS
Bridge Interim Financing
Construction to Permanent Home Financing
Home Equity Loans
Home Equity Lines of Credit
Land Loans
1-4 Family Fixed and ARM financing options
Modular Housing Programs
Manufactured Homes; owned and leased land
Physicians Program
First Time Home Buyer Education
First Time Home Buyer Programs
40 year Amortization Product for first time home buyers
Affordable Housing Programs
FNMA Home Ready
Home Possible
FHLB Equity Builder Program
FHLB Housing Our Workforce Program
FHLB Lift Up Homeownership Program
VA Loans
*Mortgage Insurance Programs may be available

CONSUMER LOANS
Boat Loans
Credit Builder Loan
Credit Builder Credit Card*
Credit Cards -Consumer*
Cash Secured Loans
Mass Save Heat Loans
Overdraft Line of Credit
Personal Lines of Credit ((un)secured)
Personal Loans ((un) secured)
Small Dollar Loans
Vehicle Loans
*Elan Financial Services is the creditor, issuer and servicer of all credit card programs