

# Woodsville Guaranty Savings Bank

## Products & Services

### Deposit Accounts

- Consumer Checking
  - Classic Guaranty Checking
  - GO Checking & GO Cash Back Checking
  - Golden Guaranty Checking
- Consumer Savings
  - Statement Savings
  - GO Savings *(available with GO Checking)*
  - Young Savers Club
  - All Purpose Club
  - Hi-Fi Money Market
  - Guaranty Select Money Market
  - Health Savings Accounts
  - Retirement Accounts
  - InterFi® Network Deposits
- Business Checking
  - Guaranty Business Checking
  - NINOW and NOW
  - InterFi® Network Deposits
  - Sweep Accounts
- Business Savings
  - Statement Savings
  - Hi-Fi Money Market
  - Guaranty Select Money Market
  - InterFi® Network Deposits
- Loan Services
  - Residential
    - Mortgage, Home Equity Loans/Lines of Credit
    - Construction and Land Loans
    - Manufactured Homes *(on own land or in parks)*
    - Energy Efficient Loans
    - Special Loan Programs, including NHHFA, RD, FHA, and VA
  - Consumer/Personal
    - Personal, Auto & RV Loans
    - Home Improvement Loans
    - Credit Card Services
  - Business
    - Equipment & Vehicle Loans
    - Term Loans
    - Business Lines of Credit
    - Real Estate Mortgage Loans *(purchase or refinance)*
    - Construction Loans *(new construction or renovation)*
    - Letters of Credit
    - Special Loan Programs, including SBA *(WGSB is an SBA Preferred Lender)*, USDA RD, NCIC & NHBFA

### Electronic Banking Services

- Consumer
  - Online Account Opening & Mortgage Application
  - GOLD *(Guaranty On Line Delivery)* Internet Banking
  - eZ Pay Bill Payment with Popmoney®
  - External Transfers
  - eStatements
  - Mobile Banking and Mobile Deposit
  - Card Management Services
  - GAL *(Guaranty Access Line)* Telephone Banking
  - Wallet Pay
- Business
  - Guaranty eCorp Banking Suite
  - Web Cash Manager
  - Business Bill Pay
  - Business Mobile Banking & Mobile Deposit
  - Guaranty Merchant Capture
  - BASYS Merchant Card Services
  - Positive Pay

### Card Services

- Consumer
  - ATM Cards
  - Visa® Debit Cards
  - Visa Gift Cards
  - Visa Platinum Credit Card
- Business
  - Visa Business Debit Card
  - Business Credit Card

### Miscellaneous Services

- Automatic Transfer Service
- Guaranty Overdraft Privilege
- Safe Deposit Boxes
- Treasurer's Checks & Money Orders
- Wire Transfers
- Night Depository
- ATM Services
- U.S. Savings Bonds *(redemptions)*
- Sontiq™ Identity Restoration Services