

Services Available At Century Bank and Trust Offices **With Walk-In Lobby Service**

Savings Accounts - A variety of savings accounts structured for personal or business use are available, including Certificates of Deposit, Christmas Club Accounts, Health Savings Accounts, Insured Money Market Accounts and Individual Retirement Accounts.

Checking Accounts - Several types of checking accounts are offered for personal or business use, including Freedom Checking; Personal Select Checking; Personal Infinity Checking and Horizon Club Accounts for senior citizens.

Other Services - check cashing, collection items, Cashier's Checks, wire transfers, ACH services, notary and signature guarantee service, Debit and Credit card MasterCard applications, Merchant Services, VISA gift cards, Automatic Teller Machine card applications, and other services.

Night Depository Services are available at all of the bank's offices that offer walk-in lobby service: Coldwater Main Office, Coldwater East Branch, Reading Office, Sturgis Main Office, Sturgis West Branch, Bronson Office, Nottawa Office, Three Rivers Office and the Quincy Office.

Safe Deposit Boxes are available at the Coldwater Main Office, Sturgis Main Office, Quincy Office, Nottawa Office, Three Rivers Office and the Reading Office.

Automatic Teller Machines – Exterior ATM's are available at the following locations with walk-in lobby service: Coldwater Main Office

Interactive Teller Machines/Automatic Teller Machines - – Exterior ATM's are available at the following locations with walk-in lobby service: Coldwater East Branch, Coldwater Drive-thru; Quincy Office, Reading Office, Bronson Office, Three Rivers Office, and Sturgis West Office.

The bank's website lists the locations, addresses and maps for all its ATMs. Visit (www.CenturyBankandTrust.com).

Trust Department - Century Bank and Trust maintains an active, full-service Trust Department providing such services as employee benefit plans, investment management to businesses, families and individuals, and estate planning. Trust Officers are located at the Coldwater Main Office, Sturgis Main Office, Quincy Office, and Three Rivers Office, and are available to meet with clients at other Century Bank and Trust offices.

Lending Services including consumer loans, fixed-rate and variable rate mortgage loans, home equity lines of credit and commercial loans, are available from our lenders located at the Coldwater Main Office, Bronson Office, Reading Office, Sturgis Main Office, Three Rivers Office, Quincy Office and the Hillsdale Loan Center.

Online Banking / Mobile Banking – CB&T offers online banking services to its personal and business customers. Mobile banking services, including mobile deposit and mobile wallet are available for both personal and business accounts.