



Listing of Products and Services

Updated: September 24, 2025

Personal Lending*	
Unsecured Personal Term Loans	
Unsecured Personal Time Loans	
Personal Term Loan secured by a Cape & Coast Bank savings account or certificate of deposit	
Visa® Credit Cards <i>(Creditor and issuer is TCM Bank, N.A. through a license from Visa U.S.A. Inc.)</i>	

Personal Mortgage Lending*	
Adjustable Rate Mortgage Loans	First Time Home Buyers Mortgage Loan Program
Fixed Rate Mortgage Loans	Cape & Islands Resident Mortgage Loan Program
Jumbo Mortgage Loans	Hometown Hero Mortgage Loan Program
Home Equity Loans	Federal Housing Administrative Mortgage Loan Program
Home Equity Lines of Credit	Veterans Administration Mortgage Loan Program
Construction Mortgage Loans	

Commercial and Small Business Lending*	
Business Lines of Credit	Time Notes
Commercial Mortgage Loans	Commercial Construction Loans
Business Term Loans	Small Business Administration Loan Programs 504 and 7(a)
	Visa® Business Credit Cards <i>(Creditor and issuer is TCM Bank, N.A. through a license from Visa U.S.A. Inc.)</i>

Deposit Products	
Personal	Commercial and Small Business
Personal Checking Account Products	Business Checking Account Products
Personal Money Market Account Products	Cash Management Checking Account Products
Personal Savings Account Products	Business Savings Account Product
Certificates of Deposit	Business Money Market Account Products
Individual Retirement Accounts	Nonprofit Money Market Account Product
	IOLTA Accounts (Interest on Lawyers Trust

*These products and services are not available at our Limited Service Branches, Heatherwood at Kings Way and The Kings Way Community Branch.

**ATM Banking is not available at our Limited Service Branch, Heatherwood at Kings Way.

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	Accounts)
	Zero Balance Accounts
	Escrow Checking and Escrow Savings Accounts
	Municipal Deposit Accounts
	Certificates of Deposit (CD)

Services	
Personal	Commercial and Small Business
eStatements for deposit accounts	Cash Management Line of Credit Sweep and Money Market Sweep
Courtesy Overdraft	Remote Deposit Capture
Mastercard® Chip Enabled Debit Card*	Debit Mastercard® for Business*
Personal Online Banking with Bill Pay	Business Online Banking
Mobile Banking	ACH Origination
ATM Banking**	Positive Pay
Safe Deposit Boxes*	LockBox Service <i>(offered through Lighthouse Payment Services)</i>
Cashier's Checks and Money Orders	Merchant Services <i>(offered through Clover Network LLC)</i>
Wire Services	Night Deposit*
TeleBank	Safe Deposit Boxes*
Zelle	Cashier's Checks and Money Orders
	Payroll Services <i>(offered through Complete Payroll Solutions)</i>
	Promote Your Business Program

Non-Deposit Investment Services*
Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Cape & Coast Financial is a trade name of Cape & Coast Bank. Osaic Institutions and the Bank are not affiliated.
<i>Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.</i>

Alternative Delivery Systems
Customer Assistance Center
The Customer Assistance Center (CAC) is a staffed response service team providing personal customer service via a toll-free telephone number 1.800.641.1100, local telephone number 508.568.3400 and via email at assist@capeandcoastbank.com. Our Customer Assistance Center Team can assist callers with product and service inquiries as well as new product and service applications. Customers may report lost or stolen debit cards, obtain Online Banking and BillPay support, receive information on credit cards, and much more. Upon receipt of appropriate customer authentication, customers can also receive account information on their various accounts, including account balances, and

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recent transactions. Additional information is also available by completing and submitting an online form. One of our CAC representatives will contact clients within one business day. Hours of operation: Monday through Wednesday from 8:00 AM to 4:30 PM; Thursday and Friday from 8:00 AM to 7:00 PM; and Saturday from 8:00 AM until 1:00 PM.

TeleBank

Cape & Coast Bank's TeleBank is an automated telephone banking service that allows access to account information, the ability to conduct account transfers and make loan payments, 7 days a week, 24 hours a day. Simply call 508.362.9800 or 1.888.566.0600. Setup to use Cape & Coast Bank's TeleBank is conveniently done by visiting one of the branches or by contacting the Customer Assistance Center at 508.568.3400 for assistance.

Electronic Banking – Personal and Business

Electronic banking provides customers with access to their accounts 24 hours a day, 7 days a week, 365 days a year, through desktop, tablet, or mobile devices. Our electronic banking suite of products includes Online Banking with Bill Pay, Mobile Banking, Person-to-Person Payments, and ATM locations.

- Online Banking provides account access online 24 hours/day and is free with any consumer account. Customers can check account balances, see which checks have cleared, view 18 months of previous statements, download transaction history, make loan payments and pay bills with online bill pay.
- Mobile Banking allows customers to manage their finances from a mobile phone or tablet. Features include making deposits and transfers, viewing transactions, paying bills, making payments to another person and a branch and ATM locator.
- Zelle is a convenient way to send money using a mobile banking app or online banking account. Zelle is a fast, safe, and easy way to send and request money. Funds are sent directly to the recipient's account in a matter of minutes, and all you need is the recipient's email address or U.S. mobile phone number.
- Digital Wallets are a secure way to make purchases in stores, in apps and on the web with an iPhone, Apple Watch, iPad and Mac. Two main components of a digital wallet transaction make them secure: 1. your card details are never passed to the merchant during a transaction, and 2. the transaction is authorized by your unique fingerprint or secure passcode.
- CardHub is integrated into The Coop's mobile banking app and allows customers to access their bank accounts and card information 24/7 through a smart phone or tablet. CardHub enables customers to set up real-time alerts to monitor any suspicious activity; turn cards on or off so that no purchases or withdrawals are approved except for preciously scheduled recurring payments.

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