Bank Services

1. Checking Accounts- ON-DEMAND account- no interest, can take money at any time. Free Checking and Fee.
2. Saving Accounts-Have limitations, not an ON DEMAND account
3. CD’s-Certificates of Deposit-Guaranteeing you won’t touch the money until a certain length of time has passed. You can Rollover a new period of time and keep same rate.
4. Auto Loans-provide car loans, usually two separate customer bases: Walk-In and Dealership application(called dealer programs). It is a type of Installment loan.
5. Budgeting
6. Credit Report-A credit report can be requested by your bank at any time on your credit history. Trans-union, Experian, Equifax are the major companies.
7. Credit Cards –only at large banks
8. Home Mortgage
9. Loan lines
10. Credit lines
11. Student loans-non- secured loan but non- forgivable and no collateral
12. Life insurance
13. Investing
14. Retirement accounts-Special account separate from your bank account.
15. Home equity loans-1. Mortgage Loans-loan you obtained to buy a house secured by the collateral of the house itself. 2. Home equity mortgage loans-take cash out of the house value appraisal.
16. Health savings accounts
17. ATM
18. Money orders
19. Wire transfers
20. ATM card/ Debit Card
21. Student Banking
22. Debt consolidation-help people lower their interest by combining several loans together.
23. Renter/homeowner insurance
24. Wealth management
25. Business insurance
26. Installment loans-a fixed amount of money you borrowed to be repaid typically on a monthly basis.
27. Revolving Credit-“Credit card debt” What you borrow is often what you will pay unless you don’t pay enough and it will go up more. Typically high rate of interest.
28. Personal loans-Loans you obtain without any collateral, based on your credit. Rate will be a bit higher borrowing rate.
29. Order foreign currency
30. Personal checking
31. Interest plus checking
32. Elite checking
33. Workplace checking
34. Account audit-Customer service person that will assist you on determining how and where you spent your money and help you go over it.
35. Many types of check cards
36. Many credit cards
37. Payroll
38. Merchant card processing
39. Digital identity
40. Mail
41. Pension planning
42. Financial advisory services
43. Safe deposit box
44. Cashier’s check
45. Bill Pay services
46. Cash management
47. Interest rate
48. Exchange rate
49. Capital markets
50. Equipment financing
51. Co-signing a loan-
52. Now Account-combo savings and checking account.
53. Money Market Account-Pays an interest rate, does electronic payment and deposit receipt activity.(Pay Pal)
54. Serial CD-As long as I don’t take money out, it will keep going.