

Checking⁺⁺

PennCrest Checking

Enjoy all the convenience of our online services with PennCrest Checking. This account is free from service fees as long as you have a monthly direct deposit.

- No minimum balance
- No monthly service fee with direct deposit
- Overdraft protection for qualified customers
- 24-hour Click&Go Internet Banking®
- Mobile Banking with Mobile Deposit
- Online bill pay
- Person to Person Payments
- Telephone Transfers
- Instant Issue Debit Card for use at ATMs and retailers
- Limited check writing

Plain&Simple Checking

PennCrest BANK's Plain&Simple Checking gives you the basics you need for your everyday financial transactions. You get the convenience of our online services and unlimited check writing – all with no service fee, as long as you keep just \$100 in your account.

- First set of checks free
- Unlimited check writing
- Monthly Statement
- Overdraft protection for qualified customers
- 24-hour Click&Go Internet Banking®
- Mobile Banking with Mobile Deposit
- Online bill pay
- Person to Person Payments
- Telephone transfers
- Instant Issue Debit Card for use at ATMs and retailers
- No service fee with \$100 minimum balance

Bonus Checking

Give yourself a monthly bonus with this checking account. Enjoy all the features of our Plain&Simple Checking – including unlimited check writing and online banking – and also earn interest on your average monthly balance. Put every dollar to work with PennCrest BANK's Bonus Checking.

- Interest added monthly
- Unlimited check writing
- Monthly statement
- Overdraft protection for qualified customers
- 24-hour Click&Go Internet Banking®
- Mobile Banking with Mobile Deposit
- Online bill pay
- Person to Person Payments
- Telephone transfers
- Instant Issue Debit Card for use at ATMs and retailers
- No service fee with \$500 minimum balance

Money Market Deposit Account

You carry a higher minimum balance, so you deserve a higher interest rate. With PennCrest Bank's MMDA, you get the interest benefits of a savings account plus the convenience of limited check writing and ATM withdrawals.

- Interest added monthly
- Interest rate increases with account balance
- Monthly statement
- Write three checks per month
- Make three electronic transfers per month
- Overdraft protection for qualified customers
- 24-hour Click&Go Internet Banking®
- Telephone transfers
- Online bill pay
- Instant Issue Debit Card for use at ATMs and retailers
- No service fee with \$2,500 minimum balance

Savings⁺⁺

Statement Savings

PennCrest BANK® Statement Savings account provides a convenient, hassle-free way to save money. All of your funds are immediately accessible through our online services, telephone transfers and at any ATM.

- Interest added monthly
- Telephone Transfers
- 24-hour Click&Go Internet Banking®
- ATM Access with Instant Issue Debit Card linked to checking account
- Monthly statement
- No service fee with \$100 minimum balance

Passbook Savings

PennCrest BANK's Passbook Savings is a basic interest-bearing savings account that's easy to use. Simply present your passbook to make withdrawals or deposits, and we'll update your balance for you. Your entire account history is conveniently at hand in your passbook.

- Interest added quarterly
- Passbook required for withdrawals
- Account history detailed in passbook
- No service fee with \$100 minimum balance

Certificate of Deposit

Why be locked in to someone else's CD terms? With our certificates of deposit, you choose the maturity date you want – from 91 days to 84 months, or anything in between. At PennCrest BANK® we have fair rates every day... all the time. Our flexible maturity dates put you in control of when you access your money. It's like a CD designed just for you and your individual needs.

- Terms from 91 days to 84 months
- Choose your own maturity date
- Minimum \$1,000 balance
- Monthly, quarterly, semi-annual or annual checks/transfers

IRAs

PennCrest BANK® has the IRA that's right for you: Fixed or Variable, Traditional or Roth. You don't need a lot of money to start saving for retirement. Open a PennCrest IRA with as little as \$100, and watch your savings grow.

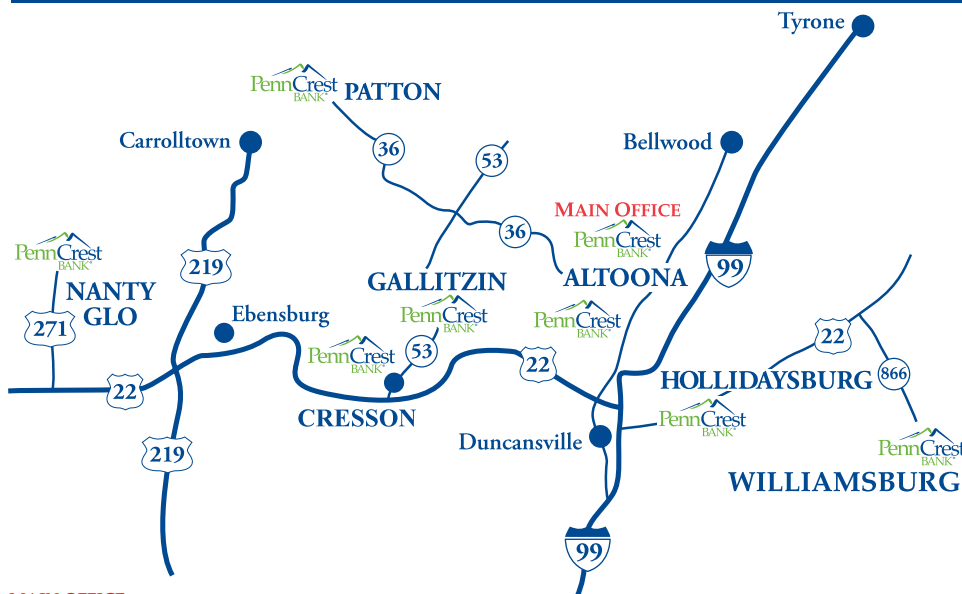
- Terms from 91 days to 84 months
- Choose your own maturity date
- Minimum \$100 starting balance
- Minimum \$10 for additional deposits
- Monthly, quarterly, semi-annual, or annual checks/transfers
- No penalty on early withdrawals for ages 72+

Club Accounts

Make saving for a special occasion simple with a PennCrest BANK® Christmas or Vacation Club. Deposit funds throughout the year, and then receive your account balance – plus interest – in time for Christmas or vacation.

- Open your account with as little as \$10
- Deposits accepted anytime, in any amount
- Interest added at maturity
- At maturity, choose to receive a check, OR auto transfer to checking or savings (earns an extra 0.25% interest)
- Christmas Clubs mature in early October
- Vacation Clubs mature in April

Locations



MAIN OFFICE
1201 12th St.
Altoona, PA 16601
(814) 944-2011

700 2nd St.
Cresson, PA 16630
(814) 886-2641

408 Allegheny St.
Hollidaysburg, PA 16648
(814) 695-5671

433 Railroad Ave.
Patton, PA 16668
(814) 674-3661

3301 Pleasant Valley Blvd.
Altoona, PA 16602
(814) 946-8090

117 Chestnut St.
Gallitzin, PA 16641
(814) 886-4112

1306 Shoemaker St.
Nanty Glo, PA 15943
(814) 749-8649

101 High St.
Williamsburg, PA 16693
(814) 832-2128

Lending

Lending Products

Invest in yourself with a convenient PennCrest BANK® loan at a competitive rate. Whether you're borrowing for a new home, a new car, tuition or a business, we have the right loan for your needs.

- Mortgage Loans & Pre-approvals
- Bridge Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Home Improvement Loans
- Vehicle Loans
- Personal Loans
- Personal Lines of Credit
- In & Out Loans®
- Commercial Real Estate Loans
- Business Term Loans
- Small Business Administration Loans

Home Equity Lines of Credit

May be the last loan you'll ever need. Better than a credit card, this line of credit lets you access your home's equity whenever you want.

- Discounted initial interest rate
- Variable interest rate based on prime rate
- Open-ended loan with no term limits
- Interest may be tax deductible*

* Consult your tax advisor for deductibility of interest

Home Equity Loans

Your home may be your biggest investment. Put its value to work for you with a PennCrest BANK® home equity loan.

- Flexible terms up to 20 years
- Fixed interest rate
- Discounted rate with automatic payment from any PennCrest checking account
- Payment protection available
- Interest may be tax deductible*

* Consult your tax advisor for deductibility of interest

In & Out Loans®

Get in and out and on your way to enjoying life! In & Out Loans® offer virtually instant approval to qualifying customers. Simply bring in a valid driver's license and within minutes, you could be leaving with a check.

- Fast, same day approval for most qualified customers
- New and used autos
- For buying or refinancing
- Secured or Unsecured loans
- Competitive interest rates
- Discounted rate with automatic payment from any PennCrest checking account
- Motorcycle, recreational vehicle or boat
- Payment protection available
- Expert Lenders to guide you



Other Services

Internet Banking

Bank wherever and whenever you want with PennCrest BANK's Click&Go Internet Banking®.

- Fast online enrollment
- Secure site
- View account histories and balances
- View cancelled checks
- Transfer money between your PennCrest accounts – today or on a scheduled date
- Make PennCrest loan payments

Use Click&Go® to enroll in **online bill pay**, and save yourself the hassle of writing checks and buying stamps.

- Fast online enrollment
- Secure site
- Pay bills in minutes
- Schedule recurring payments
- View payment history



Instant Issue

Was your card compromised, lost or damaged? Don't wait days or weeks for your card to arrive in the mail. PennCrest BANK® understands the convenience of purchasing with your debit card. That's why we are excited to offer Instant Issue debit card replacement; just come to any branch and receive a new debit card right then, right there. Instant Issue works with new accounts too! You can use your personalized debit card the second you walk out of the branch.

- No waiting for the mail.
- No calling to activate.
- No hassles.

Usage fees may apply, please refer to your cardholder agreement.

eStatements

Log into your online banking and click on the documents tab for single sign-on access to your statements. Your last 18 statements at your fingertips!

- Save paper and save the environment
- Fast, free, and easy alternative to paper statements
- Easier to retrieve info when needed
- Eliminate a paper trail
- Reduce chances of fraud and identity theft
- Arrives faster than paper statements
- Simplify record keeping
- Easily access past statements
- Ability to download for permanent storage or print if needed
- Receive email notice when new eStatement is ready



Money Pass

For as hard as you work for your money, you shouldn't have to throw it away on ATM fees. That's why PennCrest BANK® brings you the MoneyPass® ATM network with access to more than 32,000 ATMs without fees.* So, not only can you use your card at PennCrest BANK® ATMs, but across the nation, too. Plus, MoneyPass® ATMs are easy to find. Just search on www.moneypass.com to find locations when you are on the go. It's all part of our goal to take your banking experience to new heights.



*The MoneyPass® ATM network is free for PennCrest BANK customers. ATM owners outside of the PennCrest BANK and MoneyPass networks may charge a fee. PennCrest BANK may charge a fee for using an out-of-network ATM. Balance inquiry and international fees may apply. Review your account disclosure and fee schedule for more details. MoneyPass is a registered trademark of Fiserv Solutions, LLC or its affiliates.

Mortgage Loans

Get the mortgage you need for the house you want. Whether you're a first-time home buyer or an experienced homeowner, PennCrest BANK® has the right loan for you. Our common-sense mortgage products offer competitive rates, low fees, a fast and easy approval process and the personal loan service that has been a part of PennCrest for more than 100 years.

- Fixed or adjustable rate
- Monthly or biweekly payments
- Discounted rate with automatic payment from any PennCrest checking account
- Loans for purchase or refinancing
- One closing for 12-month construction-to-permanent loan
- First-time home buyer programs
- Residential/investment properties/2nd homes
- Manufactured homes
- Land or lot loans
- Free pre-approval available
- No pre-payment penalty
- Payment protection available

Mobile Banking

PennCrest Mobile Banking gives you secure access to your account information and services, right from your mobile device. PennCrest Mobile Banking is a free service* offered to all Click&Go Internet Banking® customers, taking the power of Click&Go® and delivering it right to your phone or tablet!

- Balance Inquiries – View current account balances for all of your PennCrest BANK® accounts.
- Transaction History – Review recent transactions or search for specific transactions by date, amount, or check number.
- Funds Transfer – Transfer funds between your eligible PennCrest BANK® accounts.
- Bill Pay – Make one-time bill payments.
- Mobile Deposit – A deposit solution that allows you to deposit paper checks by taking photos on your smartphone or tablet.
- Person to Person Payments – Send personal payments via email or text.
- ATM/Branch Locations – Find branches and ATMs with integrated Google Maps.



*PennCrest Mobile Banking is offered as a free service of PennCrest BANK®. There may be additional data costs related to the use of Mobile Banking. You should review your current agreement or contact your mobile service provider for any charges that may apply for data usage on your phone.



Taking you to new heights.®



NMLS ID# 441313

Member FDIC

Toll free 888-716-7587 www.PennCrest.bank