



For the **life you choose.**

Products and Services

PERSONAL BANKING

Deposits

- Checking, Savings, CDs & IRAs
- GenGold® Savings Program
- Health Savings Accounts
- Contactless Debit Cards
- ATM Cards

FDIC Insured

Lending

- Home Mortgages
- Home Equity Loans and Lines of Credit
- Construction and Land Loans

Equal Housing Lender

- Auto, Boat and Other Personal Loans

BUSINESS BANKING

Deposits

- Checking, Savings & CDs
- Contactless Debit Cards
- ATM Cards
- NSB Alerts
- e-Statements
- CDARS and ICS
- Municipal & Government Deposit Accounts
- Merchant Services

Cash Management

- Business Online and Mobile Banking
- ACH and Wire Origination
- Positive Pay
- InBusiness Remote Deposit
- Business Bill Pay
- Zero Balance Accounts
- EDI Reporting

FDIC Insured

Lending

- Commercial Real Estate Loans
- Construction Loans
- Lines of Credit
- Term Loans
- Equipment Loans
- Acquisition Financing
- Employee Stock Ownership Plan (ESOP) Financing
- Agency Guaranteed Loans
- Letters of Credit
- Municipal & Government Loans

DIGITAL BANKING

- Internet Banking
- Mobile Banking
- Bill Pay
- Zelle® Person to Person Payments
- e-Statements
- Mobile and Online Digital Account Opening
- Telephone Banking
- Apple Pay, Google Pay and Samsung Pay
- Mobile Deposit Solutions
- MortgageGO—Online and Mobile Residential Lending
- NSB Alerts
- NSB CardSwap
- NSB Mobile Quick Balance
- NSB QuickSwitch
- NSB Personal Finance Management
- Credit Score Powered by SavvyMoney®
- Banzai Financial Literacy Tools

ASSET MANAGEMENT GROUP

- Trust Services
- Investment Management
- Estate Planning
- Financial Planning

**Not FDIC Insured
No Bank Guarantee
May Lose Value**