

Consumer Services

Deposit Accounts and Related Services

Consumer checking accounts feature: \$25 minimum opening deposit; free Visa® Debit Card,

- **Primis Checking** is free checking that comes with FREE ATM use nationwide, NO Overdraft Fees and provide debit card rewards giving you \$.25 cents for every swipe. Customers can also receive free incoming wires and check images, free notary services, free cashiers checks and stop payments.
- **Primis+ Checking** is a free checking account that comes with FREE ATM use nationwide, NO Overdraft Fees and pays interest. Besides earning interest, customers can also receive free incoming wires and check images, free notary services, free cashiers checks and stop payments.

Time and Savings Deposits

- **Time Certificates of Deposit** provide customers with higher rates of interest for funds left on deposit for a specific lengths of time. By locking in terms, customers can look forward to guaranteed yields when the account matures. Primis Bank offers a variety of CD terms, ranging from 90 days to 60 months.
- Primis Bank's **Money Market Account** earns competitive interest on a sliding scale. There's no monthly service fee on balances of \$2,500 or more.
- **Statement Savings Accounts** require a daily balance of \$100 or more with no quarterly service fee. Accounts pay competitive interest quarterly. Minimum balance requirements are waived for account holders under 18.
- **Individual Retirement Accounts** offer customers the opportunity to save for retirement in tax-exempt or tax-deferred accounts. Primis Bank offers both Traditional and Roth IRAs with various competitive interest rates and/or maturity dates.
- Primis Bank's **CDARS** program offers customers whose balances may exceed FDIC insurance limitations a way to insure that their deposits are always protected.

Consumer Loan Services

Primis Bank offers a wide variety of consumer loans to credit worthy applicants without regard to race, color, religion, national origin, sex, marital status, age, or income from public assistance, familial statutes or handicap (disability).

- **Installment Loans and Personal Loans** may be used to meet a variety of credit needs- motor vehicle purchase, home improvement, college financing via our Panacea division —

almost any credit need. Installment loans are offered with a wide-range of maturity dates and may be secured or unsecured. Primis Bank also offers personal lines of credit to cover overdrafts on checking accounts for approved borrowers.

- From first homes to investment properties, Primis Bank has access to a wide array of **mortgage loan options**, with fast service and low interest rates to help make buying a home a reality. Primis Bank's experienced and dedicated home loan experts assist customers in choosing the best mortgage loan for individual needs. Primis Bank works with Southern Trust Mortgage to offer a variety of qualified and non-qualified mortgages to customers who can demonstrate the ability to repay their home loans.
- Primis Bank offers personalized service and a variety of **boat loan options** to fit customer's needs. Primis Bank finances new or used, power or sail. With quick approvals, flexible loan options, fixed rate terms up to 20 years.
- **Equity Lines of Credit** secured by a residence are available to qualified borrowers.
- **Credit Cards** are available to qualified applicants through a third party provider.

Other Consumer Financial Services

- Consumer customers may access their account records 24 hours a day through free **Online Banking and Bill Pay** service which allows customer to view account records, check balances, transfers funds among Primis Bank accounts and pay third party bills. Customers may also access their account records and perform banking transactions through Primis Bank's **Mobile Banking**
- Primis Bank offers funds transfer services through traditional wire transfer services and through **Zelle**, a funds transfer service using mobile phones to send money to a third party.
- **Insurance and Investment Services** are offered through third party providers. Insurance and investment services are not insured by the FDIC or any other agency of the United States; are not deposits or other obligations insured by any bank or bank affiliate and are subject to risk including the possible loss of principal.

Business Services

Deposit Accounts

- Primis Bank offers a variety of **Commercial Checking and Money Market Accounts** for commercial customers. Depending upon the choice of account, service charges, interest

rates and limitations on transactions may apply. Accounts may be accessed through a Primis Bank **Visa® Debit Card**.

- Non-profit organizations may select the **Primis Non-Profit Checking Account**, which pays a competitive rate of interest and offers unlimited check writing.
- Businesses that accept credit cards may deposit those items through a **Merchant Services Account** which offers competitive rates and low cost equipment.

Commercial Loan Services

Loan Services are offered to credit worthy applicants without regard to race, color, religion, national origin, sex, marital status, age, or income from public assistance, familial statutes or handicap (disability).

- Primis Bank is able to meet the credit needs of its qualified customers through **Commercial Loans and through Commercial Lines of Credit**. These credit facilities offer a variety of rates and terms to meet such needs as equipment purchases, inventory financing and other business needs.
- **Commercial Mortgages** are available for the building needs and capital improvements.
- **SBA Loans** with lower rates and longer repayment terms are available for business start ups and small business expansion programs.
- **Visa® Business Credit Cards**, issued by a third party, are available in single and multiple issuances to qualified customers.

Other Services

- Primis Bank offers an array of **Cash Management Services** including ACH Origination, Remote Deposit Capture. Positive Pay® and Sweep Account Services — assisting businesses of all sizes with prompt and accurate funds management.
- Business customers may select free **Business Online Banking and Bill Pay** which provides account information and the ability to transfer funds among Primis Bank accounts and to pay bills online. Primis Bank also offers a more comprehensive Business Online Banking Service that provides in-depth record keeping, ACH services and ability to request records and other services online.
- **Commercial Insurance Services** are offered through a third party provider. Insurance and investment services are not insured by the FDIC or any other agency of the United States; are not deposits or other obligations insured by any bank or bank affiliate and are subject to risk including the possible loss of principal.