



Available Loan and Deposit Products

Loan Services:

PCB offers a wide array of lending services from small personal loans to multi-million-dollar commercial loans. We believe that our knowledge of lending can provide direction on the various types of products we have to offer and help customers to select the product that fits their needs.

We take pride in the fact that we make timely decisions and complete the process as quickly as possible. All of our loan decisions are made in house.

Residential Mortgage Loans for 1-4 Family Dwelling Units (conventional and ARM loans available)

Purchase/Rehab Loans

Construction Loans – Residential

Home Equity Loans and Lines of Credit

Personal Unsecured Credit Lines

PCB Certificate of Deposit (CD)/PCB Savings Account Secured Loans

PCB Bank Stock Secured Loans

Automobile Loans

Small Business Loans and Lines of Credit

Community Development Loans

Commercial and Industrial Real Estate Loans

Farm Loans

Multi-Family Housing Loans

Home Improvement Loans

Mobile Home Loans (with Real Estate)

Credit Cards (Consumer and Commercial)

Deposit Services:

Regular Checking Accounts

- No minimum balance to avoid fees
- No monthly service fees
- NSF and Returned Check Fee is \$10.00
- Debit Card available upon request

Super NOW Checking Accounts

- \$1,000 balance to obtain APY

- No monthly service fee unless balance drops below \$500 - \$5 fee
- Business Interest Checking Accounts
- Business Debit Card available
 - \$1,000 balance to obtain APY
 - No monthly service fee unless balance drops below \$500 - \$5 fee

Savings Account

- \$10.00 minimum to open
- No monthly service fee unless balance drops below \$10.00 in a month - \$2 fee

Christmas Club Account

- \$5.00 to open
- No monthly service fees

Certificate of Deposits (CD)

Individual Retirement Accounts (IRA)

Coverdell Savings Accounts (Educational IRA)

Additional Bank Services

Notary Services for Customers

Debit Cards

ACH Services

Cashier's Checks

Medallion Signature Guarantee

CSleSafe – secure email

E-Statements

Putnam 24 (Telephone Banking)

Internet Banking Services

Mobile Banking (APP)

Social Media Pages

Mobile Deposit

Branch Capture for Merchants