# Heritage Bank & Trust Products and Services (as of 1/30/2024)

**For more information and details concerning any product or service offered, please refer to our website at** [**www.heritagebankandtrust.com**](http://www.heritagebankandtrust.com)

## Loans

* Installment Loans
* Personal Lines of Credit
* Home Equity Loans
* Home Equity Lines of Credit
* Mortgage Loans
  + In house First Mortgage Loans
  + In house Adjustable Rate Mortgages (ARM)
  + Construction Loans
  + Traditional Secondary Market Home Loans
* Commercial Loans
  + Installment Loans
  + Business Mortgage Loans
  + Lines of Credit
  + Agricultural Loans

## Accounts

* Checking Accounts
* Basic Checking
* Heritage Cash
* Heritage Cash Back
* Scholars Checking
* Heritage Gold Senior Checking
* Legacy Relationship Checking
* Personal Money Markets
  + Traditions Money Market
  + Legacy Relationship Money Market
* Savings Accounts
* Regular Savings
* New Generation
* Christmas Club
* Certificates of Deposit
* Individual Retirement Accounts
  + Traditional IRA
  + Roth IRA
* Small Business Accounts
  + Basic Business Checking
  + Business Checking
  + Business Analyzed Account
  + Heritage Heart Checking
* Business Savings
* Business Money Markets
* Commercial Accounts
* Non-profit Checking Accounts

## Other products and services

* Online Banking
* Mobile Banking including Mobile Deposit
* Remote Capture
* Telephone Banking
* Bill Pay
* Chip Debit/ATM Cards – new chip cards were issued in fall of 2016
* Credit Cards – Personal & Business
* Lock Boxes
* Notary Services
* Overdraft Coverage Options
* Merchant Services available through BancCard
* Card Control
* CDARS
* Treasury Management Services