



PERSONAL CHECKING

- Four Star Club Account
- Free Checking
- Interest Checking
- S&T VISA® Debit Card
- Online Banking

PERSONAL SAVINGS

- Savings Accounts
 - Cash Management
 - Statement Savings
 - Premium Holiday Club
 - My Choice Account
 - Moola Moola Kids Savings
- Certificates of Deposit
- Money Market Accounts
- College Savings
- IRAs

PERSONAL LOANS

- Lines of Credit
- Auto
- Recreational Vehicles
- Installment
- Student

WEALTH MANAGEMENT

- Estate Planning
- Financial Planning
- Investment Management
- Retirement Planning

The HOME Center

- Home Equity Loans and Lines of Credit
- Mortgages
 - Balloon Payment Mortgage
 - Construction Loans
 - Bi-Weekly Mortgage
 - FHA Mortgage
 - Keystone Home Loan Program
 - Pre-Approved Mortgage
 - My Community Mortgage
 - Reverse Mortgage
- Vacation & Second Homes
- Home Evaluations
- Online Application

CREDIT CARDS

- VISA® Credit Card
- Rewards VISA® Home Equity Line of Credit Card
- VISA® Gift Cards

INSURANCE SERVICES

- Automobile
- Dwelling Fire
- Fine Arts
- Flood
- Homeowners
- Jewelry
- Motorcycle
- Personal Umbrella
- Recreation Vehicle
- Renters Insurance/Condominiums

