



DEPOSIT PRODUCTS AND SERVICES as of 3/31/25

CONSUMER ACCOUNTS:

CHECKING PRODUCTS:

- Main Street Checking
- Main Street Interest Checking
- Neighborhood Rewards Checking
- BankOn Main Street Checking
- Consumer Index Checking
- Main Street Checking Preferred

SAVINGS PRODUCTS:

- Main Street Savings
- Passbook Savings (grandfathered, no new passbooks are offered)
- Holiday Club Account
- BankOn Main Street Savings

CERTIFICATE OF DEPOSIT:

- 3 month – 60 month terms

MONEY MARKET:

- Main Street Money Market
- Main Street Premium Money Market
- Consumer Index Money Market

IRA:

- IRA Certificate of Deposit – 3 month – 60 month terms
- ROTH IRA Certificate of Deposit
- Money Market IRA

CONSUMER SERVICES:

- ATM and Debit Cards- member of SUM network
- Safe Deposit Boxes-at Granger Blvd, Marlborough, Northborough, Southboro, Ayer, Pepperell
- Wire Transfers
- Consumer Online Banking
- Mobile Banking
- Mobile Wallet
- Electronic Bill Pay and eBills
- eStatements
- Credit Score
- Video Connect

- ATMS located at each branch, Pepperell and Ayer have two each.
- Notary Services
- Medallion Signature Guarantee
- Personal Financial Management tool
- Zelle®

BUSINESS ACCOUNTS:

CHECKING PRODUCTS:

- Main Street Business Checking
- Main Street Business Premium Checking
- Main Street Business Interest Checking
- Main Street Corporate Analysis
- Main Street IOLTA Checking
- Main Street Non-Profit Checking
- Nonprofit Analysis Checking
- Business Index Checking
- DESA Master Account (for Landlord Tenant relationships only)

SAVINGS PRODUCTS:

- Main Street Business Savings
- Municipal Savings
- DESA Business Sub Account (for Landlord Tenant relationships only)

CERTIFICATE OF DEPOSIT:

- Business Certificate of Deposit – 3 month – 60 month terms

MONEY MARKET:

- Main Street Business Money Market
- Main Street Business Premium Money Market
- Business Index Money Market

BUSINESS SERVICES:

- ATM and Debit Cards
- Wire Transfers
- ACH Origination
- Account Reconciliation
- Business Online Banking
- eStatements
- Electronic Bill Pay and eBills
- Business Mobile Banking
- Loan Sweep
- ACH Positive Pay
- Check Positive Pay
- Zero Balance Account
- Remote Deposit Capture
- Video Connect

- Zelle for Business (Testing phase as of 3/21/25, expected to be live in early Q2 2025)

CANNABIS BUSINESS PRODUCTS:

- Homegrown Analysis Account
- Homegrown Premium Interest Checking
- Homegrown Payroll Checking
- Homegrown Money Market
- Grass Roots Premium Checking
- Seedling Business Checking
- Homegrown Business Money Market

ADDITIONAL SERVICES:

- Payroll & merchant referral services
- Merchant Processing offered by TIB partnership
- Consumer Credit Cards offered by TIB partnership
- Customer direct payroll deposits are credited one day before their usual pay day.

Deposits Insured by FDIC and DIF.

Financial Education and Banking Resources at www.bankmainstreet.com.

Appointments may be scheduled online.