



## DEPOSIT PRODUCTS AND SERVICES as of 3/5/26

### **CONSUMER ACCOUNTS:**

#### **CHECKING PRODUCTS:**

- Main Street Checking
- Main Street Interest Checking
- Neighborhood 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)
- ZEscrow holding Account (internal account open w/ZEscrow relationship)

##### **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
- Escrow services

**ADDITIONAL SERVICES:**

- Payroll & merchant referral services
- Merchant Processing offered by TIB partnership
- Consumer and Business 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](http://www.bankmainstreet.com).**

**Appointments may be scheduled online.**