



Products and Services

Alliance Bank branch locations offer full banking services for individuals. Full banking services include small business loans, commercial loans, agriculture loans, consumer loans, mortgage loans, home equity loans, and overdraft lines of credit.

Alliance Bank Personal Checking Products:

- Alliance Simple Checking
- Alliance Interest Checking
- Alliance Student Checking (Ages 14-18)
- Alliance Tiered Money Market

Alliance Bank Personal Savings Products:

- Alliance Savings
- Alliance SmartSave
- Alliance Health Savings
- Alliance Minor Savings (Age 0-18)
- Christmas Club Savings

Alliance Bank Additional Personal Products:

- IRAs
- Credit Cards
- Account Services
- Overdraft Coverage Options

Alliance Bank Business Checking Products:

- Business Checking
- Business Interest Checking
- Business Tiered Money Market

Alliance Bank Business Savings Products:

- Business Savings
- Business SmartSave
- Certificate of Deposit (CDs)

Alliance Bank Business Cash Management Products:

- Merchant Services
- Direct Deposit Payroll Service
- ACH Origination Services
- Online Banking
- Remote Deposit Services
- Sweep Accounts

Alliance Bank Additional Business Products:

- Business Credit Card
- Account Services



Alliance Bank Residential Loan Products:

- Residential Fixed Rate Loans
- Residential Adjustable Rate Loans
- Residential FHA (Federal Housing Authority) Loans
- Residential VA (Veterans Administration) Loans
- Residential Guaranteed Rural Housing Loan
- Residential 1-4 Family Investment Property Fixed Rates Loans
- Residential Construction Loans
- Home Equity Credit Lines

Alliance Bank Personal Loan Products:

- Home Equity Loans and Lines of Credit
- Automobile Loans
- Boat and Watercraft Loans
- Recreational Vehicle Loans
- Personal Loans
- Loans to make Improvements to your Home
- Certificate of Deposit Collateralized Loans

Alliance Bank Business Loan Products:

- Accounts Receivable Financing
- Equipment and Vehicle Financing
- SBA and USDA Loans
- Working Capital Loans
- Lines and Letters of Credit
- Business Purchase Loans
- Business Refinance
- Business Start-Up Loans
- Business Expansion Loans
- Commercial Real Estate Loans

Alliance Bank Agriculture Loan Products:

- Operating Lines of Credit
- Equipment Loans
- Livestock Loans
- Real Estate Loans
- Construction Loans
- Ag-Business Loans



Delivery Systems:

Alliance Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by Alliance Bank's generous hours of operation.

Telephone banking services are available for all customers 24 hours a day, 7 days a week, and provides a comprehensive array of services including immediate account information such as your current balance and transaction history. Alliance Bank also offers Bill Pay including Telephone Bill Pay Support and Live Bill Pay Chat; Monday-Friday 7AM-1AM

Online Banking is a real-time online system that allows our customers a secure and convenient way to access their Alliance Bank account through the internet. With Alliance Bank Online Banking you can: check account balances, view transaction history, transfer funds, make loan payments, utilize debit card management, setup E-Mail alerts, download transactions using Quicken and QuickBooks, and manage your finances with MoneyManager. Online Bill Pay is offered by Alliance Bank, service offered are: one-time and recurring payments, view bill statements from participating companies directly in Bill Pay, view your pending and recently paid bills online anytime, and can use mobile banking to make payments from any device.

A mobile banking suite is available to Alliance Bank customers, which includes, mobile banking, mobile bill pay, view account balances and transaction history, view account alerts, initiate funds transfers and pay bills. Alliance Bank mobile banking supports all account types including checking, money markets, loans, and lines of credit.

Alliance Bank maintains a web site that provides access to our on-line banking capabilities, bank information (including product and service descriptions), employment opportunities, bank news, bank history, and "contact us" capabilities via e-mail or telephone.