



**LIST OF SERVICES AVAILABLE AT ALL BRANCHES OF CLEAR MOUNTAIN BANK**  
**LOAN PRODUCTS: Updated April 29, 2022**

**Personal Loans**

**Mortgages**

- In House
  - Fixed rate
  - Adjustable rate
  - Construction
  - High Loan to Value with PMI
  - First Time Home Buyers
- Secondary Market
  - WV Housing Bond Rate
  - First Time Homeowners
  - WV Housing Secondary
  - USDA
  - VA
  - FNMA

**Home Equity Loans and Lines of Credit**

**Commercial**

**Credit Cards**

**DEPOSIT PRODUCTS:**

- Clear Checking
- Start Fresh Checking
- Start Fresh Basic Checking
- Interest Checking
- Prime 50 Checking
- Health Savings Account
- Money Market Deposit
- Investor Money Market
- Business Checking
- Business Analysis Checking
- Savings
- Christmas Club
- Certificate of Deposit
- CDARS (Certificate of Deposit Account Registry Service)
- Individual Retirement Account (IRA)
  - Traditional IRA
    - Roth IRA - Fixed Rate and Variable Rate
- Coverdell Education Savings Account
- Prepaid Cards

Clear Mountain Bank Customers also have access to: Free Mastercard Debit Card, Free Online Banking, Free Online Bill Payments, Mobile Banking, Free Telephone Banking, Remote Deposit Capture and BIZ Link for Businesses. A full line of Investment products is offered through Clear Mountain Financial Solutions.