

2025
Fortifi Bank Products & Services
Main Office - Berlin
& All Locations

The following products and services are available:

Consumer Deposit Products

Checking

Simple Checking
Checking Plus Cash (as of 2/3/25)
Checking Plus Interest (as of 2/3/25)
Loyalty Plus Checking (as of 2/3/25)

Certificates of Deposit
Safety Deposit Boxes – (sizes vary per location)

Savings

Simple Savings
Ready Reserve Money Market
Super Money Market
Loyalty Reserve Money Market (as of 2/3/25)
Health Savings Accounts (HSA)

IRA's – Traditional and Roth

Consumer Loan Products

Personal

Auto
Personal (secured/unsecured)
Consumer Line of Credit (LOC)
Student Loans (thru Sallie Mae)

Mortgages

Real Estate – fixed & variable rate
2nd Mortgages
Home Equity Loan
Home Equity Line of Credit (Heloc)
Heloc 10/10 w/Fixed Rate Conversion

Business Deposit Products

Checking

Enterprise Checking
Leadership Checking
Treasury Checking
Now Account (available to sole proprietors,
Municipalities, Not for Profit
Organizations/Associations, IOLTA, IBRETA)

Savings

Business Savings
Business Money Market
Certificates of Deposit

Business Loan Products

Business Term Loans
Business Lines of Credit
Small Business Loans (SBA)
Agricultural (AG) Loans

Treasury Management Services

Cash Manager
Account Reconciliation
Positive Pay
Sweep Account
Merchant Card Services
Municipal Services
ACH Block & Filter
Remote Deposit Capture (EZ Deposit)

Wealth Management

Financial Planning

Private Banking

Investments (thru 3rd party vendor)

Insurance and Risk Management

Services

MasterCard debit card – consumer & business

HSA Debit Card

Online Banking

eStatements

External Transfers

ATM

Credit Cards – Personal & Business (thru TIB)

Round Up Savings (on debit card purchases)

Online Applications (consumer & mortgage loans only as of 3/30/2018)

Telephone Banking

ACH & Wire Transfers

Mobile Banking

Bill Pay

Spin P2P (person to person)

Negotiable Instruments (cashier check & money orders)