

State Savings Bank

List of Services Offered

Our loan products include commercial, agricultural, real estate, and installment loans including the following:

- Construction, land development, and lot loans
- Farm real estate loans – traditional and through Farmer Mac
- Residential mortgage loans – fixed and variable interest rates
- Multi-family residential loans
- Non-residential commercial real estate loans
- Second mortgage loans for 1-4 family homes
- Agricultural production and operation loans
- Commercial operating loans
- Home improvement loans
- Automobile and recreational vehicle loans
- Personal loans
- Home Equity Lines of Credit
- Overdraft lines of credit

We offer the following governmental loan programs:

- Small business loans
- Farm Service Agency
- United States Department of Agriculture (USDA) loans through Iowa Bankers Mortgage Corporation (IBMC)
- Federal Housing Authority (FHA) loans through IBMC

We offer the following deposit products/services:

- E-Checking (no monthly service charge with electronic statements)
- Rewards Checking
- Classic Checking
- NOW Checking
- SSB Select Checking
- Classic Savings
- Super Savings
- First-Time Homebuyer savings
- Health Savings Account (HSA) Checking
- Certificates of Deposit (CD) with terms from 6 months to 60 months
- Overdraft Privilege
- Individual Retirement Accounts (IRAs)
- ATM and debit cards
- Bill Pay
- Online Banking
- Mobile Banking
- Remote Deposit
- Cashier's Checks and Money Orders
- Gift Cards
- Commercial Basic Checking
- Commercial Relationship Checking
- Commercial Checking with Account Analysis
- SSB Select Business Savings
- Commercial Super Savings

- Commercial Remote Deposit Capture
- Commercial ACH Origination
- Merchant Services
- Wire Transfers

Both branches have an Automated Teller Machine (ATM) that is available 24 hours a day, 7 days a week.