

Deposit and Loan Products



Fidelity Bank is pleased to offer a full range of financial services through its branches. Information is available at our branches and at www.fidelitybanknc.com to describe each service as well as the fees associated with the service. The following products and services are available at all of the Bank's branches unless indicated otherwise.

Loan Services:

Consumer Loans

- Auto & Truck Loans (New and Used)
- Recreational Equipment Loans (including boats, travel trailers & motor homes)
- Personal Loans
- Debt Consolidation Loans
- Mobile Home Loans
- Home Improvement Loans
- Home Equity Loans and Lines of Credit
- Mortgage Loans
- Construction Loans
- Credit Cards (MasterCard and Visa)
- Overdraft Line of Credit (Checking Reserve)

Commercial Loans

- Small Business Loans
- Equipment Loans
- Working Capital Loans
- Construction and Development Loans
- Lines/Letters of Credit
- Agricultural Equipment Loans
- Farm/Crop/Timber Loans
- Church Loans
- Community Development Loans
- Real Estate and Unimproved Lot Loans
- Overdraft Protection Plan (Checking Reserve Plus)
- Credit Cards (MasterCard and Visa)

Deposit Services:¹

Personal Accounts

- Basic Checking
- Preferred Checking
- Elite Checking
- At Work and At Work Plus Checking
- Student and Student Plus Checking & Savings (ages 13-24)
- Regular Savings
- Young Savers (minors)
- Money Market Savings
- Money Market Investment



- Certificates of Deposit
- Individual Retirement Accounts
- Pre-Need Accounts

Commercial Accounts

- Basic Business Checking
- Small Business Checking
- Premier Business Checking
- Analysis Checking
- Analysis Interest Checking
- Analysis Money Market Savings
- Commercial Money Market Investment
- Business Savings Account
- Public Money Market Checking
- Interest on Lawyer's Trust Account (IOLTA)

Trust Services:

- Custodian Accounts
- Guardianship of the Estate
- Financial Estate Planning
- Living Trust Administration
- Individual Retirement Accounts
- Investment Agency Accounts
- Testamentary Trust Administration

Other Services:

- Account Alerts
- ATM Machines – Accel & Plus Networks²
- Bank by Mail
- Cash Management Services
- Cashier's Checks
- Check Cashing Services
- Collection Services
- Contactless Visa Debit Cards
- Credit Card Cash Advances
- Currency Exchange
- Digital Wallet and CardControl
- Disbursement Service
- Drive-thru Window
- Gift Checks
- LPL Financial Services LLC
- Merchant Bankcard Services
- Mobile Banking
- Night Deposit Services



- Notary Service
- Online Banking
- Online Bill Pay
- Online External Transfers
- Online Statements
- Personal Money Orders
- Remote Deposit Services
- Safe Deposit Boxes³
- Toll Free Telephone Banking Service
- Wire Transfer Services
- Zelle

Hours of Operation: All branches except Belmont, Greenville, and Spartanburg have the following hours of operation:

Lobby	Monday – Thursday	9:00 am – 5:00 pm
	Friday	9:00 am – 6:00 pm
Drive-thru ⁴	Monday – Thursday	8:30 am – 5:00 pm
	Friday	8:30 am – 6:00 pm

Spartanburg and Belmont:

Lobby	Monday – Friday	9:00 am – 12:00 pm, 2:00 pm – 5:00 pm
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Greenville:

Lobby	Monday – Friday	9:00 am – 5:00 pm
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¹ For a breakdown of transaction fees, please see the Disclosure & Fee Schedules

² ATM machines are located at all branches except Belmont, Candor, Greenville, Spartanburg, and Wake Forest Main. All ATMs except Asheboro will accept cash deposits.

³ Safe Deposit Boxes are available at all branches except Belmont, Gastonia Cox Road, Greenville, and Spartanburg.

⁴ Drive-thrus are located at all branches except Belmont, Greenville, and Spartanburg.