

TOMPKINS STATE BANK

LOAN PRODUCTS

- (1) COMMERCIAL LOANS FOR WORKING CAPITAL AND EQUIPMENT.**
- (2) AGRICULTURAL AND FMHA GUARANTEED LOANS FOR OPERATING EXPENSE, FEEDER LIVESTOCK, MACHINERY, AND EQUIPMENT, BREEDING STOCK, FARM FACILITIES, LAND IMPROVEMENT, AND LAND PURCHASE.**
- (3) PERSONAL AND INSTALLMENT LOANS FOR VEHICLES, APPLIANCES, PERSONAL EXPENSE, AND OTHER CONSUMER RELATED PURCHASES.**
- (4) REAL ESTATE LOANS FOR PURCHASE OR REFINANCE OF RESIDENCE, (INCLUDING CONSUMER VA, RD, FHA AND 1ST TIME HOME BUYER PROGRAMS), COMMERCIAL, MULTIPLE FAMILY DWELLING, CONSTRUCTION, IMPROVEMENT AND HOME EQUITY LINES OF CREDIT.**
- (5) LOANS TO MUNICIPALITIES AND GOVERNMENTAL BODIES INCLUDING PURCHASE OF GENERAL OBLIGATION BONDS.**