

Merchant Services

Merchant processing and credit card services is the process by which all types of businesses can accept electronic transactions for payment. The types of transactions that are offered are:

- Credit and debit card transactions
- Check guarantee services
- Check verification services
- ACH check conversion
- Gift and loyalty card programs

Our Bank offers merchant services through Approval Payment Solutions (APS). Credit/debit transactions are offered to all types of businesses. The types of businesses who benefit from merchant services are:

RETAIL

Retail stores, restaurants, salons, specialty shops, convenience stores, small ticket stores, auto repair shops

MAIL ORDER/TELEPHONE ORDER/CATALOG

Delivery, service industry, business to business

INTERNET

E-commerce, shopping cart, virtual terminal

EMERGING

Supermarket, education, utilities, municipality, child care, churches, cable, insurance, charity, non-profit, government

Are you paying too much for merchant services from your current provider, or are you interested in offering merchant services to your customers and want to know how much it will cost your business? Come into any of our convenient office locations and ask us to give you a free cost comparison.