



Products & Services

Personal Banking

Banking

- Personal Free Checking
- Personal Interest Checking
- Prestige Interest Checking (50+)
- Personal Savings
- Minor Savings
- Personal Money Market
- Certificates of Deposit (CDs) - 7 days to 5 years
- Health Savings Accounts
- Individual Retirement Accounts
- Insured Cash Sweep (ICS)
- Certificate of Deposit Account Registry Service (CDARS)

Credit Cards*

- Personal Platinum Benefits Card
- Personal Cash Back Rewards Card

Digital Banking

- Mobile Banking
- Send Money with Zelle®
- FedNow Service

Fast and secure service for Cogent Bank online banking customers. Easily keep track of your finances on the go.

Lending

- Residential Lending
 - Primary, Second Home, Vacation, or Investment
 - Fixed rate, Adjustable Rate, Conventional, FHA & VA, Construction to Permanent, Jumbo, Renovation, Investment Property, Debt Consolidation, Portfolio
- Automobile - New & Used
- Boat Loans - New & Used
- Solar Power Systems (PV) - residential & commercial
- Certificate of Deposit/Savings Secured
- Marketable Securities
- Overdraft Protection
- Unsecured
- Unsecured Line of Credit
- Executive Line of Credit
- Home Equity Line of Credit

* The creditor and issuer of these cards is ServisFirst Bank, pursuant to separate licenses from Visa U.S.A.