



Services and products at major Northern Nevada banks

Institution Name	Offer online banking?	30-year fixed mortgage rate	Business line of credit	Free checking account?	Auto loan rate	Remittance fee?	Assets & Deposits
Charles Schwab Bank NA	Y	6.4%	N/A	Y	N/A	Y	\$9.1 billion in assets
Wells Fargo Bank NA	Y	6.375%	Y, but interest rates not available	Y	8.99%, new car, 60 months	N	\$2.3 billion in deposits
Bank of America NA	Y	6.625%	Y, rates vary from prime + .99% to 9.99%	Y	6.54%, new car, 60 months	N	\$1.2 billion in deposits
Nevada State Bank	Y	7.07%	Y, but interest rates not available	Y	7.29% approximated	Y	\$575 million in deposits
First National Bank of Nevada	Y	7% approximated	Y, but interest rates not available	Y	N/A	Y	\$524 million in deposits
First Independent Bank of Nevada	Y	N/A	Y, fixed or floating rate based on prime	Y	N/A	Y	\$393 million in assets; \$355 million in deposits
Heritage Bank of Nevada	Y	7% approximated	Y, based on prime and other factors	N	Rate not available	Y	\$186 million in deposits
Nevada Security Bank	Y	N/A	Y, interest rate not available	Y, for seniors	N/A	Y	\$164 million in deposits
Northern Nevada Bank	Y	7% approximated	Y, interest rate not available	Y	Rate not available	Y	\$105 million in deposits
Sun West Bank	Y	N/A	Y, interest rate not available	Y, for business customers	N/A	Y	\$44 million in deposits
Nevada First Bank	Y	Y, but rates not available	Y, interest rate not available	N	Rate not available	Y	\$26 million in deposits
Business Bank of Nevada	Y	7% approximated	Y, interest rate not available	N	Rate not available	Y	\$7.3 million in deposits

Sources: Federal Deposit Insurance Corporation, June 2005 figures, and Internet research of bank Web sites; compiled by Marian Chang