

## Products & Services

### Lending Products

Various credit products are available to customers of different types and sizes within the Bank's local communities, including:

#### **Business**

- Commercial Real Estate Loans
- Commercial & Industrial Loans/Lines
- Standby L/C
- Small Business Loans\*
- SBA Loans
- Cash-secured Loans & Lines

#### **Personal**

- Home Mortgage Loans – Conventional ARM (5/1 ARM and 7/1 ARM)

### Personal Deposit Products

The Bank offers various deposit products to accommodate a wide range of customer needs. Specific types of deposit products include:

- Personal Value Checking
- Personal Checking
- Personal Basic Checking
- Personal NOW
- Personal Savings
- Personal Money Market Checking
- Installment Savings (Goal Setter Account)
- Personal Certificate of Deposit
- Traditional Individual Retirement Account (IRA)

### Business Deposit Products

The Bank offers various deposit products to accommodate a wide range of business needs. Specific types of deposit products include:

- Business Value Checking
- Convenience Business Checking
- Analysis Business Checking
- Business Interest Checking
- Business Savings
- Business Money Market
- Business Certificate of Deposit
- Rent Security Account
- Global Business Checking

### Other Banking Products & Services

Additionally, the Bank provides other banking services, including:

- Wire Funds Transfer
- Direct Deposit
- Telephone Banking
- Cashier's Checks
- Remote Deposit Capture (RDC)
- Online Banking
- Bill Payments
- Mobile RDC
- Mobile Banking
- Debit Cards
- Safe Deposit Boxes<sup>1</sup>
- Merchant Services\*

- Credit Cards\*
- IntraFi Cash Service (“ICS”)\*
- ACH Origination<sup>4</sup>
- PCBB Int’l Service\*
- Coin & Currency Services
- External Transfers<sup>3</sup>
- Positive Pay
- Hana Anywhere
- Zelle® Payments<sup>2</sup>
- Digital Wallets
- QuickBooks integration

<sup>1</sup> Safe Deposit Boxes are only available in Fort Lee, Flushing, and Los Angeles Branches.

<sup>2</sup> Zelle® is administered by Early Warning Services, LLC and used under a license.

<sup>3</sup> External transfer service is limited to consumer customers.

<sup>4</sup> ACH Origination service is limited to non-consumer customers.

\*These products are offered through the Bank’s third-party partners.

## Hours of Operations

<i>Branch Name</i>	<i>Address</i>	<i>Hours of Operations</i>	<i>ATM Hours</i>
<i>Fort Lee</i>	<i>201 Main Street Fort Lee, NJ, 07024</i>	<i>Mon-Fri: 9:00 AM - 5:00 PM</i>	<i>24 hours, 7 days (full service)</i>
<i>5<sup>th</sup> Avenue</i>	<i>309 5<sup>th</sup> Avenue New York, NY, 10016</i>	<i>Mon-Fri: 9:00 AM - 5:00 PM</i>	<i>Mon-Fri: 9:00 AM - 5:00 PM (full service)</i>
<i>Flushing</i>	<i>156-44 Northern Blvd. Unit A Flushing, NY 11354</i>	<i>Mon-Fri: 9:00 AM - 5:00 PM</i>	<i>24 hours, 7 days (full service)</i>
<i>Los Angeles</i>	<i>3194 W Olympic Blvd, Los Angeles, CA, 90006</i>	<i>Mon-Fri: 9:00 AM - 5:00 PM</i>	<i>24 hours, 7 days (full service)</i>