



## **PRODUCTS AND SERVICES OFFERED**

CTBC Bank branches offer a full range of the company's financial products and services geared to meet both individual and business banking needs. Besides visiting a branch, certain deposit and loan account balance and history information can be obtained twenty-four hours per day by calling a toll-free telephone number and using a touch-tone telephone. Customers also have monetary access to their checking and savings accounts by way of our proprietary and affiliated ATM networks.

Subject to the right to offer different types of products and services at various times (depending upon a number of factors, including prevailing competitive and economic conditions), CTBC Bank offers the following products:

### **LOAN PRODUCTS**

**Consumer Loans** -- Secured and unsecured loans to individuals for personal, family and household purposes.

Residential Mortgage Loans  
Savings & CD Secured Loans

**Commercial Loans** -- Secured and unsecured loans to individuals, partnerships, corporations and other entities for any valid business purpose.

Accounts Receivable and Inventory Financing  
Commercial Real Estate Loans  
Construction Loans  
Community Development Loans  
Equipment Loans  
Import/Export Financing  
Letters of Credit

Loans and Lines of Credit  
SBA-guaranteed Loans  
Small Business Loans  
Working Capital Loans and Lines

Dream Builder – Micro Line of Credit



**DEPOSIT PRODUCTS<sup>1</sup>**

<b>Savings</b>	<b>Fees and Services</b>
<b>Freedom Savings</b>	Earns Interest Online Banking and Bill Pay Optional e-Statements Monthly (or Quarterly) Acct Maintenance Fee of \$5 - waived with average daily balance of \$500. Minimum opening balance of \$100. Excessive transaction fee of \$10.
<b>Liberty Savings</b>	Earns Interest Online Banking and Bill Pay Optional e-Statements Monthly (or Quarterly) Acct Maintenance Fee of \$15 - waived with average daily balance of \$25,000 or a combined average daily balance of \$100,000 with other CTBC deposit accounts. Minimum opening balance of \$25,000. Excessive transaction fee of \$10.
<b>Freedom Business Savings</b>	Earns Interest Business Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$9 – waived with average daily balance of \$1,500 Minimum opening balance of \$500 Excessive transaction fee of \$10
<b>Liberty Business Savings</b>	Earns Interest Business Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$15 – waived with average daily balance of \$25,000 or a combined average daily balance of \$100,000 with other CTBC deposit accounts Minimum opening balance of \$25,000 Excessive transaction fee of \$10
<b>IRA Savings Account</b>	Transfer Out Fee: \$25.00 Lump Sum Distribution Fee: \$25.00 Partial Distribution Fee: \$25.00 Annual Trustee Fee: \$20.00 The monthly Maintenance Charge is \$9.00 if the average daily balance falls below \$500.00 at any time during a quarterly statement cycle. An excessive transaction fee of \$10.00 will be charged for each transfer in excess of the limitations. Account closed within 90 days of opening will be subject to \$50.00 service fee.
<b>Online Personal Savings Account</b>	Earns interest, No maintenance fees, Online Banking, Mobile Deposit

<sup>1</sup> For additional terms and conditions refer to the General Account Disclosures that can be obtained from your local branch.



**DEPOSIT PRODUCTS<sup>2</sup>**

Checking	Fees and Services
<b>Freedom Checking</b>	Debit Card, Online Banking and Bill Pay Optional e-Statements Monthly Account Maintenance Fee of \$10 – waived with an average daily balance of \$1,500 or a recurring direct deposit, or if you’re in the 50+ age group Minimum opening balance of \$100
<b>Freedom Business Checking</b>	Business Debit Card, Business Online Banking and Bill Pay, Optional e-Statements Monthly Account Maintenance Fee of \$10 – waived with an average daily balance of \$1,000. Minimum opening balance of \$100. Best for businesses making fewer than 150 transactions per month.
<b>Business Checking - Analyzed</b>	Business Debit Card, Business Online Banking and Bill Pay, Optional e-Statements, Monthly Account Maintenance Fee of \$15 – which can be offset with earning credits calculated on the balance of the account. Minimum opening balance of \$100
Checking - Interest Bearing	Fees and Services
<b>Value Checking</b>	Debit Card, Online Banking and Bill Pay, Earns Interest Optional e-Statements, Monthly Account Maintenance Fee of \$12 – waived with an average daily balance of \$2,500 or a combined average daily balance of \$10,000 with other CTBC accounts Minimum opening balance of \$100
<b>Premium Business Checking</b>	Business Debit Card, Business Online Banking and Bill Pay, Optional e-Statements, Monthly Account Maintenance Fee of \$35 – waived for the first 3 months. After 3 months, average daily balance of \$18,000 or combined* average daily balance \$38,000. Minimum opening balance of \$1,000 <small>*Combine business checking, savings, money market accounts under the same account title within the same portfolio.</small>
<b>Attorney/Client Trust Account (CA, NY, NJ)</b>	The monthly Maintenance Charge is \$13.00 and \$0.25 per debit if the average daily balance falls below \$1,000.00. Interest will be compounded daily and credit to the account specified in the account disclosure. Account closed within 90 days of opening will be subject to \$50.00 service fee.
<b>Online Personal Checking Account</b>	Minimum opening balance \$100.00, No account maintenance fees, Earns Interest, eStatement, Online Banking, Online Bill Pay, Debit Card, Mobile Banking, Mobile Deposit, UChoose Rewards for debit card purchases

<sup>2</sup> For additional terms and conditions refer to the General Account Disclosures that can be obtained from your local branch.



**OTHER PRODUCTS**

<b>MMDA- Money Market Deposits</b>	<b>Fees and Services</b>
<b>Value Money Market</b>	Earns Interest Debit Card Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$12 – waived with an average daily balance of \$10,000 or a combined average daily balance of \$25,000 with other CTBC accounts Minimum opening balance of \$2,500 Excessive transaction fee of \$10
<b>Liberty Money Market</b>	Earns Interest Debit Card Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$15 - waived with an average daily balance of \$50,000 or a combined average daily balance of \$100,000 with other CTBC accounts Minimum opening balance of \$5,000 Excessive transaction fee of \$10
<b>Business Money Market</b>	Earns Interest Business Debit Card Business Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$15 - waived with an average daily balance of \$5,000 or combined balances of \$25,000 or more Minimum opening balance of \$2,500 Excessive transaction fee of \$10
<b>Liberty Business Money Market</b>	Earns Interest Business Debit Card Business Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$15 - waived with an average daily balance of \$50,000 or a combined average daily balance of \$100,000 with other CTBC accounts Minimum opening balance of \$5,000 Excessive transaction fee of \$10
<b>Super MMDA</b>	Earns Interest Debit Card Online Banking and Bill Pay Optional e-Statements Acct Maintenance Fee of \$15 – waived with an average daily balance of \$100,000 with other CTBC accounts Minimum opening balance of \$25,000 Excessive transaction fee of \$10



<b>TDA - Time Deposits</b>	
<b>Certificate of Deposits</b> (1,3,6,9,12,24,36,48 and 60 months)	\$1,500 Minimum opening deposit
<b>Online Personal Certificate of Deposit</b>	Enrollment in Online Banking for account info.
<b>Individual Retirement Account IRA</b> Certificate of Deposit (12 and 24 months)	There is a termination fee of \$50 if you close the account within 90 days of opening. Additional fees are: Transfer out fee \$25, Lump Sum Distribution fee \$25, Partial Distribution fee \$25, and an Annual Trustee fee of \$20.

**MISCELLANEOUS SERVICES**

<b>Service Type</b>
<b>Wire Transfers:</b> Foreign & Domestic
<b>Cashier Checks</b>
<b>Safe Deposit Boxes</b> – except for the Downtown Los Angeles Branch and Edison Branch (New Jersey)
<b>Cash Management Services</b> <ul style="list-style-type: none"> <li>- Online Banking</li> <li>- Remote Deposit Capture</li> <li>- Lockbox Services</li> <li>- Online Wire Transfers</li> <li>- ACH Collections and Originations</li> <li>- Business Bill Payments</li> <li>- Sweep Services</li> <li>- Merchant Services (through 3<sup>rd</sup>-Party Provider)</li> <li>- Courier or Armored Services</li> <li>- Positive Pay</li> </ul>
<b>Wealth Management Services<sup>3</sup></b> <ul style="list-style-type: none"> <li>- Annuities</li> <li>- Mutual Funds</li> <li>- Insurance Products</li> <li>- Estate Planning</li> <li>- Retirement Planning</li> <li>- Stocks</li> <li>- Bonds</li> <li>- Investment IRA's</li> <li>- Life and Long-Term Care Insurance</li> <li>- Business planning (401K Plan Service, Key Person Insurance)</li> <li>- Wealth management consultation</li> <li>- Asset Management</li> <li>- Tax-advantaged investment</li> <li>- Risk control and monitoring strategies</li> <li>- Alternative investment strategies</li> </ul>
<small><sup>3</sup> Securities and insurance products offered through Cetera Investment Services LLC and its affiliates, Member of FINRA/SIPC. Not FDIC insured; No Bank guarantee; May lose value; Not a deposit; Not insured by any federal government agency.</small>