



## **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**

<b>Consumer Loans:</b> <i>Loans to individuals for personal, family and household purposes.</i>	Residential Mortgage Loans Home Equity Line of Credit Credit Card
<b>Commercial Loans:</b> <i>Secured and unsecured loans to individuals, partnerships, corporations and other entities for a valid business purpose.</i>	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 of Credit Dream Builder – Micro Line of Credit

**DEPOSIT PRODUCTS**

**Additional terms & conditions related to Deposit Products may be obtained by  
visiting a CTBC branch.**

<b>Savings</b>	<b>Product Features</b>	<b>Min. Balance to Open</b>	<b>Min. Balance to Avoid Service Charge</b>	<b>Service Charge</b>	<b>Excessive Transaction Fee</b>
<b>Freedom Savings</b>	Earns Interest Online Banking and Bill Pay Mobile Banking Optional E-Statements	\$100.00	\$500.00	\$5.00	\$10.00
<b>Liberty Savings</b>	Earns Interest Online Banking and Bill Pay Mobile Banking Optional E-Statements	\$25,000.00	\$25,000.00	\$15.00	\$10.00
<b>Freedom Business Savings</b>	Earns Interest Business Online Banking and Bill Pay Mobile Banking Optional E-Statements	\$500.00	\$1,500.00	\$9.00	\$10.00
<b>Liberty Business Savings</b>	Earns Interest Business Online Banking and Bill Pay Mobile Banking Optional E-Statements	\$25,000.00	\$25,000.00	\$15.00	\$10.00
<b>IRA Savings Account</b>	Earns Interest	\$1,000.00	\$500.00	\$9.00	\$10.00
<b>Online Personal Savings Account</b>	Earns Interest No Maintenance Fees Online Banking and Bill Pay Mobile Banking	\$250.00	N/A	N/A	\$10.00



<b>Checking</b>	<b>Product Features</b>	<b>Min. Balance to Open</b>	<b>Min. Balance to Avoid Service Charge</b>	<b>Service Charge</b>	<b>Excessive Transaction Fee</b>
<b>Freedom Checking</b>	Debit Card Online Banking and Bill Pay Mobile Banking Optional E-Statements Zelle	\$100.00	\$1,500.00	\$10.00	N/A
<b>Freedom Business Checking</b>	Business Debit Card Business Online Banking and Bill Pay Mobile Banking Optional E-Statements	\$100.00	\$1,000.00	\$10.00	Up to 150 transactions without incurring a transaction fee, \$0.25 for each transaction over 150.
<b>Business Checking - Analyzed</b>	Business Debit Card Business Online Banking and Bill Pay Mobile Banking Optional E-Statements	\$100.00	N/A	\$20.00	N/A



Checking - Interest Bearing	Product Features	Min. Balance to Open	Min. Balance to Avoid Service Charge	Service Charge	Excessive Transaction Fee
<b>Value Checking</b>	Earns Interest Debit Card Online Banking and Bill Pay Mobile Banking Optional e-Statements Zelle	\$100.00	\$2,500.00	\$12.00	N/A
<b>Premium Business Checking</b>	Business Debit Card Business Online Banking and Bill Pay Mobile Banking Optional e-Statements	\$1,000.00	\$18,000.00	\$35.00	No charge for first 600 transactions (\$0.15 per item paid thereafter), no charge for first \$20,000.00 cash deposits for each monthly statement cycle (\$1.00 per \$1,000.00 in cash deposit thereafter for each monthly statement cycle)
<b>Attorney/Client Trust Account (CA, NY, NJ)</b>	Earns Interest Optional e-Statements	\$1,000.00	N/A	N/A	N/A
<b>Online Personal Checking Account</b>	Earns Interest No Account Maintenance Fees Debit Card Online Banking and Bill Pay Mobile Banking e-Statements Zelle	\$100.00	N/A	N/A	N/A

**OTHER PRODUCTS**

<b>MMDA - Money Market Deposits</b>	<b>Product Features</b>	<b>Min. Balance to Open</b>	<b>Min. Balance to Avoid Service Charge</b>	<b>Service Charge</b>	<b>Excessive Transaction Fee</b>
<b>Value Money Market</b>	Earns Interest Debit Card Online Banking and Bill Pay Mobile Banking Optional e-Statements	\$2,500.00	\$10,000.00	\$12.00	\$10.00
<b>Liberty Money Market</b>	Earns Interest Debit Card Online Banking and Bill Pay Mobile Banking Optional e-Statements	\$5,000.00	\$50,000.00	\$15.00	\$10.00
<b>Business Money Market</b>	Earns Interest Business Debit Card Business Online Banking and Bill Pay Mobile Banking Optional e-Statements	\$2,500.00	\$5,000.00	\$15.00	\$10.00
<b>Liberty Business Money Market</b>	Earns Interest Business Debit Card Business Online Banking and Bill Pay Mobile Banking Optional e-Statements	\$5,000.00	\$50,000.00	\$15.00	\$10.00
<b>Super MMDA</b>	Earns Interest Debit Card Online Banking and Bill Pay Mobile Banking Optional e-Statements	\$25,000.00	\$50,000.00	\$50.00	\$10.00



**CTBC BANK**

<b>TDA - Time Deposits</b>	<b>Product Features</b>
<b>Certificate of Deposits (1,3,6,9,12,24,36,48 and 60 months)</b>	Automatic Renewal Online Banking
<b>Online Personal Certificate of Deposit (Terms may vary)</b>	Automatic Renewal Online Banking
<b>Individual Retirement Account IRA Certificate of Deposit (12 and 24 months)</b>	Automatic Renewal Online Banking



## MISCELLANEOUS SERVICES

**Wire Transfers:** Foreign & Domestic

**Cashier's Checks**

**Safe Deposit Boxes** – except for Arcadia Branch, Downtown Los Angeles Branch, Edison Branch, Hacienda Heights Branch, Irvine-Jeffrey Branch, Temple City Branch, and Walnut Branch

**Treasury Management Services**

- Online Banking
- Remote Deposit Capture
- Lockbox Services
- ACH Services
- Mobile Deposit
- Business Bill Payments
- Sweep Services
- Merchant Services (through 3<sup>rd</sup>-Party Provider)
- Online Wire Services

**Wealth Management Services\***

- Annuities
- Mutual Funds
- Insurance Products
- Estate Planning
- Retirement Planning
- Stocks
- Bonds
- Investment IRA's
- Life and Long-Term Care Insurance
- Business planning (401K Plan Service, Key Person Insurance, Buy-Sell Agreements)
- Wealth management consultation
- Asset Management
- Tax-advantaged investing
- Risk control and monitoring strategies
- Alternative investment strategies
- UITs
- REITs
- ETFs

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