

Lending Products Offered to our Communities

The Bank endeavors to help the needs of the communities it serves, including low-and moderate income neighborhoods by offering the loans and services described as follows:

Residential Lending Products:

Home Mortgages

- Fixed Rate Mortgage Loan
- Adjustable Rate Mortgage Loan
- Reverse Mortgages Loans
- Foreign Nationals Loans
- FHA Loans

Consumer Lending Products:

- Auto Loans (New and Used)
- Boats Loans (New and Used)
- Certificate of Deposit Secured Loans (Principal plus Interest)
- Certificate of Deposit Demand Line of Credit (Interest only payments)
- Unsecured Loans (Principal and Interest)
- Home Equity Line of Credit (10 years Interest only and 20 year full amortization)
- Insurance Premium Finance Loans

Commercial Lending Products:

Asset Based Lending

- Account Receivable and Inventory
- Floor Plan Financing
- Tax Certificate Financing
- Mortgage Warehousing
- Special Products Lending

Commercial / Real Estate Lending

- Acquisition and Development Loans
- Commercial Equipment Financing
- Cash Collateral Secured Financing
- Lines of Credit
- Term Loans
- Construction Loans
- Commercial Real Estate – Owner Occupied
- Commercial Real Estate – Non Owner Occupied
- Commercial Real Estate – Land Only

Factoring

- Accounts Receivables Financing
- Secure Online Access
- Factor Soft (Portfolio Management System)

Small Business Lending (SBA)

- SBA 504 Loan Program
- SBA 7 (a) Loan Program

International Transactions

- Trade Financing
- Commercial Letters of Credit
- Documentary Collections
- Correspondent Banking
- Standby Letters of Credits
- Acceptance Financing
- Eximbank Credit Facilities

Credit Cards

- Personal Platinum Secured by Certificate of Deposit
- Personal Platinum Rewards Unsecured
- Personal World Black
- Personal International Platinum Rewards
- Personal International World Black
- Business Reward Preferred Unsecured
- Business Rewards Select

Retail Banking Services Offered to our Communities

Deposits:

Personal Checking

- Ocean Personal Checking
- Ocean Personal Relationship Checking

Business Checking

- Ocean Business Checking
- Ocean Community Checking
- Ocean Business Relationship Checking

Money Market Accounts

- Ocean Personal
- Ocean Business

Personal Savings Accounts

- Ocean Personal Savings

Business Savings Accounts

- Ocean Business Savings

Certificates of Deposit (CDs)

Individual Retirement Accounts (IRAs)

- Coverdell Education Savings Account (CESA)
- Traditional IRA
- Roth IRA

International Deposit Products:

- Personal Checking
- Business Checking
- Personal Savings
- Business Savings
- Personal Money Market
- Business Money Market

Other Retail Banking Services:

Cash Management

- Automated Clearing House (ACH)
- Payroll and HR Services
- Online Payments and Invoicing for business customers
- Lockbox Services
- Remote Deposit Capture
- Positive Pay
- Paycards for Payroll, Tips and Rewards and Expenses
- Real Time Payments (RTP)

Merchant Card Services

- Virtual Merchant
- Virtual Merchant Mobile
- Merchant Connect
- Faster Access to Funds
- 24/7 Support Team
- Advanced Security Protection
- Simplified Smart Terminals

Ocean Line (automated telephone service)

- Account Inquiry
- Transaction Posting
- Interest Rate Inquiry
- Customer service assistance
- Transfer funds between your Ocean Bank accounts
- Access through a touch-tone telephone both in Spanish and English 24 hours a day 7 days a week.

Other Retail Banking Services:

Online Banking & Mobile Banking

- View detailed account activity
- View up to 24 months of eStatements
- Get your account balance
- Enroll to receive eStatements
- Update your profile and account information
- Track and categorize spending and set a budget with online management tool
- Place stop payments
- Get your credit score for free
- Sign up for Text Banking
- Order checks
- Mobile Check Deposit
- Sign up to receive account alerts via e-mail or text
- Enroll in biometric authentication
- Login in using your fingerprint
- Set up travel notification
- Send money with Zelle®
- Transfer between your Ocean accounts and accounts at other banks
- Send one-time and recurring domestic and international wires
- Sign up to receive eBills for your utilities, mobile phone and other bills
- Online Account Opening
- Pay bills with one-time, recurring and automatic payments
- View payment history
- Set bills payments reminders and approvals
- Booking Tool to setup appointments with our branches through our website

Automatic Teller Machines (ATM'S) - Star/Plus and Cirrus Networks

- Deposits to Checking, Money Market and Savings at proprietary ATM's only
 - Withdrawals from Checking and Savings Accounts*
 - Transfer funds between checking, money market and savings accounts*
 - Get information about the account balance of your deposit account*
- *fees may apply at non-proprietary ATM's
- Withdraw cash and check account balances surcharge free* at more than 1,200 Publix Presto locations throughout the southern U.S.
- *Account transaction fee as described in the Fee Schedule may apply
- Interactive Teller Machine (ITM'S)
 - Customers are able to speak with a personal teller using live video from 9:00am to 4:00pm Monday thru Thursday and 9:00am thru 6:00 pm on Friday.

Additional Retail Banking Services:

- Teller Services
- Personal Debit Card
- Business Debit Card
- International Debit Card
- Digital Wallet Services for Debit and Credit Cards
- Money Orders
- Night Depository
- Cashier's Checks
- Safe Deposits Boxes
- Automatic / Sweep Transfers
- Foreign Currency / Exchange
- Wire Transfers Domestic and Foreign