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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)
- 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

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Lending Products Offered to our Communities

- **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
  - Personal International Platinum Rewards
  - Personal International World
  - Business Reward Preferred Unsecured
  - Business Rewards Select

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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
- Ocean Business Suite Program
- **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
- Personal Certificate of Deposit
- Business Certificate of Deposit
- International Elite

Retail Banking Services Offered to our Communities

Other Retail Banking Services:

- **Treasury 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.

Retail banking Services Offered to our Communities

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 set up appointments with our branches through our website

Additional Retail Banking Services:

- Automatic Teller Machines (ATM'S) - Star/Plus, Cirrus, Allpoint, Publix/Presto, and MasterCard Networks.
  - Deposits to Checking, Money Market and Savings at proprietary ATM's and non-proprietary ATMs operated by Allpoint network 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
  - Withdraw cash, Transfer funds and request Balance Inquiries at ATM's located at seven different Costco locations.
  - Interactive Teller Machine (ITM'S)
    Customers are able to speak with a personal teller using live video from 9:00am to 6:00pm Monday thru Friday and 9:00am thru 1:00 pm on Saturday.

- 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
- Repurchase Agreements - Not insured by the FDIC, not guaranteed by the bank or affiliates and are subject to investment risk, including loss of principal.