

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

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 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
- 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 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

Community Reinvestment Act
Public File

Rev. 3/31/2025

- 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.