



## Products and Services

### Deposit Products - Personal

#### Checking

- Regular Checking
- Neighbor Checking
- Kakao & Friends Checking
- Golden Checking
- Green Checking
- Choice Checking
- Simple Checking
- SuperPlus Checking
- Global Checking

#### Money Market

- Personal Money Market
- Premium Plus Money Market

#### Savings

- Installment Savings
- Personal Savings
- Kid's Savings
- OAO Savings
- Premium Savings

#### Certificate of Deposit (CD)

- Personal CD
- Premium CD
- OAO Promo CD 18 Month
- OAO Promo CD 9 Month

### Deposit Products - Business

#### Checking

- Regular Checking
- Smart Checking
- Analysis Checking
- Advantage Checking
- Advantage Plus Checking
- Canvas Checking I
- Canvas Checking II
- MSB Checking
- Premium MSB Checking
- Commercial Checking
- SuperPlus Checking

#### Money Market

- Personal Money Market
- Premium Plus Money Market

#### Savings

- Business Savings
- Premium Savings

#### Certificate of Deposit (CD)

- Business CD
- Premium CD

### Loan Products

#### Personal Loans

- Mortgage
- Professional Loan
- Personal Credit Card

#### Business Loans

- CRE
- Construction Loan
- Business Term Loan
- SBA 7(a)
- SBA 504
- Comm. Equipment Leasing
- CRA Small Business Loan
- Business Credit Card

#### Trade Finance / Operations

- Letter of Credit
- Import/Export Financing
- Document Collection

### Other Services

#### Payables

- ACH Payments
- Wire Origination
- Business Bill Pay
- Payroll
- Tax Payment
- Debit/ATM Card

#### Receivables

- Remote Deposit Capture
- Remote Cash Depositor
- Commercial Cash Vault
- Merchant Services
- Lockbox

#### Fraud Prevention

- Check Positive Pay
- ACH Positive Pay
- Safe Deposit Box

#### Online Banking

- Telebanking
- Mobile Banking
- Online Banking
- Check Order
- eStatement
- Zelle