

Telephone Banking

Online Banking

Products & Services

Commercial Credit Products

Various credit products are available to businesses of different types and sizes within the Bank's local communities, including:

Commercial Real Estate Loans
Commercial & Industrial Loans/Lines
Standby L/C
SBA Loans

• Small Business Loans* • Cash-secured Loans & Lines

Personal Deposit Products

The Bank offers various deposit products to accommodate a wide range of customer needs. Specific types of deposit products include:

Personal Basic Checking
Personal Money Market
Regular CD

Personal Value Checking
Personal Savings
Ultra Money Market

Personal NOW CheckingClub SavingsIRAs

 $\circ \ \mathsf{Personal} \ \mathsf{Checking} \qquad \quad \circ \ \mathsf{Installment} \ \mathsf{Deposit}$

(Goal Setter)

Business Deposit Products

The Bank offers various deposit products to accommodate a wide range of business needs. Specific types of deposit products include:

• Convenience Business Checking • Business Savings • Analysis Business Checking

Business Value Checking
Business Money Market
Global Business Checking
Business Interest Checking
IOLA/IOLTA
Regular CD

Ultra Money Market
Rent Security Account

Other Banking Products & Services

Additionally, the Bank provides other banking services, including:

Cashier's Checks
Remote Deposit Capture (RDC)

Bill Payments
Debit Cards
mobile RDC
Mobile Banking
Safe Deposit Boxes¹
Merchant Service

Debit Cards
Credit Cards*
Safe Deposit Boxes¹
Coin & Currency Services
Zelle® Payments²

∘ IntraFi Cash Service ("ICS")*
∘ External Transfers³
∘ Digital Wallets
∘ ACH Origination⁴
∘ Positive Pay
∘ QuickBooks

CH Origination* • Positive Pay • QuickBooks integration



Products & Services

 $^{^{\}rm 1}$ Safe Deposit Boxes are only available in Fort Lee & Flushing Branches.

²Zelle[®] is administered by Early Warning Services, LLC and used under a license.

³ External transfer service is limited to consumer customers.

⁴ ACH Origination service is limited to non-consumer customers.

^{*}These products are offered through the Bank's third-party partners.



Hours of Operations

Branch Name	Address	Hours of Operations	ATM Hours
Fort Lee	201 Main Street Fort Lee, NJ, 07024	Mon-Fri: 9:00 AM - 5:00 PM	24 hours, 7 days (full service)
5 th Avenue	309 5 th Avenue New York, NY, 10016	Mon-Fri: 9:00 AM - 5:00 PM	Mon-Fri: 9:00 AM - 5:00 PM (full service)
Flushing	156-44 Northern Blvd. Unit A Flushing, NY 11354	Mon-Fri: 9:00 AM - 5:00 PM	24 hours, 7 days (full service)