



## **Woori America Bank Products and Services**

**Commercial Credit Products Available:** Various credit and loan facilities are available to businesses of different types and sizes within the bank's local communities these include:

- Commercial Mortgages (ARM, 5 or 7 year fixed)
- Business/Commercial Loans
- U.S. Small Business Administration (SBA) Loans
- Equipment Finance
- Line of Credit
- Business/Commercial Credit Cards
- Cash Reserve Loans
- USDA B&I (Business & Industrial) Loan

**Consumer Credit Products Available:** Various credit and loan facilities are available to consumers within the bank's local communities, these include:

- Home Mortgages (ARM 5/1, 10/1, 15/1 ARM & Fixed 15 & 30)
- First Time Home Buyer/Affordable Housing Program
- Credit Cards (secured and unsecured)
- Home Equity Loans
- Personal Loans
- Niche Mtg Product (Non-Resident/Low Document)

**Deposit Products Available:** The bank offers various deposit products to accommodate a wide range of customer needs. Specific types of deposit products include:

- Basic Banking (NY)\***
- Consumer Checking (NJ)\***
- Regular Personal Checking
- Student Access Checking
- NOW account - Interest NOW checking, and Prestige Checking
- Priority/Easy Escrow/Regular Money Market Savings Account
- Regular/Silver/Golden Statement Savings
- Upgrade Personal Regular Checking
- Dream Checking\*
- Happy Club Savings
- Certificates of Deposit
- Traditional IRA/ Roth IRA
- Regular Business Checking
- Convenience Business Checking
- Premier/Gold Business Checking
- Upgrade Business Checking
- Simple Business Checking
- IOLA/IOLTA

**\*Dream Checking Account** is our alternative Basic Banking account and Consumer Checking account. Both have been approved by New York State Department of Financial Services (NYDFS) and State of New Jersey Department of Banking & Insurance Division of Banking.

**Other Banking Services:** Additionally, Woori America Bank provides these banking services:

- Domestic and International Funds Transfers
- Currency Exchange
- Direct Deposit
- Internet Banking
- Mobile Banking
- Remote Deposit
- Letters of Credit
- A2A/P2P Payments
- Debit Cards
- Safe Deposit Boxes (SBDs)
- Certified/Cashier's Checks
- Money Orders
- Business Online
- Night Depository
- Bill Payments

**See Appendix C for the Bank's current Fee Schedule**



**Woori America Bank Branch & ATM Hours**

<b>Branch Facility</b>	<b>Branch Services</b>	<b>Lobby Hours</b>	<b>ATM Hours</b>	<b>No. of ATM</b>	<b>Census Tract</b>
<b>New York (New York &amp; Queens County)</b>					
Manhattan Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	7:00 AM ~ 9:00 PM	2	0076.00 Upper
Flushing Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	7:00 AM ~ 9:00 PM	2	0871.00 Low
Woodside Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	7:00 AM ~ 9:00 PM	1	0253.01 Moderate
Bayside Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	1471.00 Upper
Northern Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	1171.00 Moderate
<b>New Jersey (Bergen County)</b>					
Fort Lee Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	7:00 AM ~ 5:00 PM	2	0192.02 Middle
Ridgefield Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	8:00 AM ~ 10:00 PM	1	0452.00 Upper
Palisades Park Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	8:00 AM ~ 11:00 PM	1	0411.00 Middle
Closter Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	0070.02 Upper
<b>Pennsylvania (Montgomery &amp; Philadelphia County)</b>					
Elkins Park Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	2024.02 Middle
<b>Virginia (Fairfax &amp; Fairfax City County)</b>					
Annandale Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	4507.02 Moderate
Centreville Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	4914.01 Middle

<b>Maryland (Montgomery County and Howard County)</b>					
Ellicott City Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	6023.04 Upper
<b>California (Los Angeles &amp; Orange County)</b>					
Wilshire Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	2121.02 Moderate
Olympic Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	2131.00 Low
Torrance Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	6509.04 Upper
Fullerton Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	1106.06 Moderate
Buena Park Br.	Full branch services	Mon. to Fri. 9:30 AM to 5:30 PM	24 Hours	1	0887.02 Moderate
Irvine Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	0525.26 Middle
<b>Texas (Denton, Collin, Dallas Counties and Tarrant County)</b>					
Dallas Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	9:00 AM ~ 9:00 PM	1	0217.38 Middle
<b>Georgia (Fulton and Gwinnett County)</b>					
Duluth Br.	Full branch services	Mon. to Fri. 9 AM to 4:30PM	7:00 AM ~ 10:00 PM	2	0502.15 Middle

**Full Branch Services:**

Allow Deposits/Withdrawals  
 Currency Exchange (Korean Won)  
 Wire Transfers (Domestic/International)  
 Instant Debit Card Issue/Replacement  
 \*Safe Deposit Boxes (SDBs)  
 \*\*Night Depository  
 Official Checks (Cashier's Checks/Certified Checks)  
 Low-cost checking account (Dream Checking) and all deposit products  
 Customer Services (open/close accounts, stop payment, reissuance of debit card, change of address, etc.)

**ATM Languages** – Available in English and Korean

**\* Safe Deposit Box (SDB) Availability**

Available most of branches except, Manhattan (NY), Bayside (NY), Northern (NY), Ridgefield (NJ), Irvine (CA) and Torrance (CA).

**\*\* Night Depository Availability**

Available at Closter (NJ), Fort Lee (NJ), Elkins Park (PA), Annandale (VA) and Ellicott City (MD) ONLY.