



330 Fifth Ave., 3FL. New York, NY 10001

## **WOORI AMERICA BANK COMMUNITY REINVESTMENT ACT STATEMENT**

Woori America Bank is a wholly owned subsidiary of Woori Bank, Seoul, Korea and has its corporate office located at 330 Fifth Avenue, New York, New York 10001. The Bank has 21 branch offices located in the following 8 states: NY (5); NJ (4); PA (1); MD (1); VA (2); CA (6); TX (1); & GA (1). Woori America Bank delineates 31 whole counties as its Facility Based Assessment areas within those States as noted below:

### **Delineation of Facility Based Assessment Areas (FBAA)**

#### **1- New York**

##### **New York (061), Queens (081), Kings (047), Bronx (005) and Nassau (059) Counties**

All of New York County (061), Queens County (081), Kings County (047), Bronx County (005) which are part of the Metropolitan Statistical Area ("MSA") 35614 and Nassau County (059) which is a part of MSA 35004, have been delineated as the bank's FBAA.

Woori America Bank's main branch office and corporate headquarter are located on 330 Fifth Avenue, New York, New York 10001 as well as four branch offices in Queens County, located at the following locations:

136-88 39<sup>th</sup> Avenue, Flushing, New York 11354  
43-22 50<sup>th</sup> Street, Woodside, New York 11377  
215-10 Northern Blvd., Bayside, New York 11361  
164-25 Northern Blvd., Flushing, New York NY 11358

#### **2- New Jersey**

##### **Bergen County (003)**

All of Bergen County (003), which is part of the Metropolitan Statistical Area ("MSA") 35614, has been delineated as the bank's FBAA.

Woori America Bank has four branch offices in Bergen County, located at the following locations:

321 Broad Avenue, #104, Ridgefield, NJ 07657  
2053 Lemoine Avenue, Fort Lee, NJ 07024  
225 Broad Avenue, Palisades Park, NJ 07650  
234 Closter Dock Road, Closter, NJ 07624

#### **3- Pennsylvania**

##### **Philadelphia (101) and Montgomery (091) Counties**

All of Philadelphia County (101) a part of Metropolitan Statistical Area ("MSA") 37964 and Montgomery County (091) as part of the Metropolitan Statistical Area ("MSA") 33874, have been delineated as the Bank's FBAA.



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Woori America Bank has one branch office at the following location:

7300 Old York Road, Elkins Park, PA 19027

### **4- Virginia**

**Fairfax (059), Fairfax City (600), Loudoun (107), Prince William (153), Arlington (013), Falls Church City (610), Manassas City (683) and Manassas Park City (685) Counties**

All of Fairfax County (059), Fairfax City County (600), Loudoun County (107), Prince William County (153) and Arlington County (013), all of which are part of the Metropolitan Statistical Area ("MSA") 47894, have been delineated as the bank's FBAA.

Woori America Bank has two branch offices at the following locations:

4231 Markham Street, Suite F, Annandale, VA 22003

13832 Braddock Road, Centreville, VA 20121

### **5- Maryland**

**Howard (027), Montgomery (031), Anne Arundel (003), Baltimore (005), Baltimore City (510) and Prince George (033) Counties**

All of Howard County (027), Montgomery County (031), Anne Arundel (003), Baltimore (005), Baltimore City (510) have been delineated as the Bank's FBAA. Anne Arundel, Baltimore, Howard and Baltimore City Counties are a part of Metropolitan Statistical Area ("MSA") 12580. Montgomery County resides in MSA 23224 and Prince George County resides in MSA 47894.

Woori America Bank has one branch office in Howard County at the following location:

10049 Baltimore National Pike, Ellicott City, MD 21042.

### **6- California**

**Los Angeles (037) and Orange (059) Counties**

All of Los Angeles County (037) and Orange County (059), which are part of the Metropolitan Statistical Area ("MSA") 31084 and 11244 respectively, have been delineated as the bank's FBAA.

Woori America Bank has six branch offices at the following locations:

3540 Wilshire Blvd, Suite 104, Los Angeles, CA 90010

3360 West Olympic Blvd., Los Angeles, CA 90019

5731 Beach Blvd., Buena Park, CA 90621

6940 Beach Blvd, D-124, Buena Park, CA 90621

14252 Culver Drive Irvine, CA 92604

2390 Crenshaw Blvd. unit C Torrance, CA 90501



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### **7- Texas**

#### **Denton (121), Collin (085), Dallas (113) and Tarrant (439) Counties**

All of Denton County (121), Collin (085), Dallas (113) and Tarrant County (439), 3 of which are part of the Metropolitan Statistical Area ("MSA") 19124 & 1 (Tarrant) in 23104, have been delineated as the bank's FBAA.

Woori America Bank has one branch office at the following location:

2405 S. Stemmons Freeway #102, Lewisville, TX 75067

### **7- Georgia**

#### **Fulton (121) and Gwinnett (135) Counties**

All of the Fulton County (121) and Gwinnett (135) which are part of the Metropolitan Statistical Area ("MSA") 12060, have been delineated as the bank's FBAA.

Woori America Bank has one branch office at the following location:

3360 Satellite Blvd., Duluth, GA 30096

Maps of the bank's assessment areas are available for review in the bank's CRA Public File.

### **Additional Woori America Bank CRA-Oriented Activities**

In an effort to ascertain community credit needs, officers of this Bank make visits or phone calls to present and prospective customers in these communities. Additionally, bank officers frequently participate with local organizations in community programs in an effort to ascertain the credit needs of these communities. Lastly, the Bank supports local and regional charities and not-for-profit organizations; particularly those that assist with community and small business development, housing, and quality of life, for low-to-moderate income regions.

Woori America Bank enjoys and maintains an open line of communication with various formal and informal community organizations and community groups that represent a broad spectrum of the Bank's local community. Many of the meetings are scheduled, some are ad hoc, but the Bank pays its attention to understanding the growing needs of its local community and how these needs may be met through its products and services. Organizations through which the bank ascertains community credit needs include, but are not limited to:

1. The Neighborhood Housing Services of NYC
2. Korean Community Service of Metropolitan NY, Inc. (KCS)
3. Korean American Family Service Center (KAFSC)
4. SCORE - NYC
5. Lawyers Alliance for New York



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6. Community Service Society of New York (CSS)
7. Urban Upbound
8. Chinatown Manpower Project Inc. a.k.a. Career Mobility Partnership (CMP)
9. Greater Jamaica Development Corp.
10. Community Service Society of New York (CSS)
11. Local Initiatives Support Corporation (LISC)
12. John Theissen Children's Foundation
13. Committee for Hispanic Children & Families (CHCF)
14. New Jersey Community Capital (NJCC)
15. Fair Housing Council of Northern NJ
16. Greater Bergen Community Action
17. Women Opportunity Resource Center (WORC)
18. Philadelphia Association of Community Development Corporations
19. Virginia Community Capital, Inc. (VCC)
20. Operation HOPE in Washington, DC
21. Junior Achievement of Greater Washington
22. Britepaths
23. Montgomery County Coalition for the Homeless (MCCH)
24. Maryland Affordable Housing Coalition
25. Bridges to Housing Stability
26. Neighborhood Housing Services of Los Angeles
27. Koreatown Youth Community Center (YCCLA)
28. Neighbor Works-Orange County
29. Second Chance-Orange County
30. SCORE - Orange County
31. Veteran Woman's Enterprise Center
32. Score- Dallas
33. CHETNA
34. Chance- Creating Hope and Needed Care for Everyone- GA
35. Covenant House Georgia
36. American Wheat Mission, Inc.
37. Milal Mission IN NY
38. Milal Mission in Philadelphia
39. Esther Ha Foundation
40. Hana Mission
41. Korean Community Service Center of Greater Washington, Inc.
42. Greater Philadelphia Asian Society Service Center
43. The Korean Society of Maryland
44. Korean American Wayne Cancer and Elder Care Foundation, Inc.
45. The Korean American Senior Mutual Association, Inc.
46. EVERFI- National (Youth Financial Education)

It is Woori America Bank's main objective to satisfy all the needs of the communities in which we operate. We are a full-service bank with some branches having extended ATM service hours (see that offers consumer and commercial loan products, credit cards as well as deposit products, both traditional and non-traditional at competitive rates/prices. You can come to one of our 21 physical branch locations or bank online with us. We are here to serve you. Any and all comments are welcome (See Community Reinvestment Act Notice).