



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)
- 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:

- WooriWon Checking - Basic Banking (NY)***
- WooriWon Checking- 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
- 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

Online Deposit Products:

- WooriWon Checking*
- WooriWon Savings
- WooriWon Money Market
- WooriWon Certificate of Deposit (3, 6, 9, 12 month terms available)

***WooriWon** 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

Branch Facility	Branch Services	Lobby Hours	ATM Hours	No. of ATM	Census Tract
New York (New York & Queens County)					
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
New Jersey (Bergen County)					
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
Pennsylvania (Montgomery County)					
Elkins Park Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	2024.02 Middle
Virginia (Fairfax County)					
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
Maryland (Howard County)					
Ellicott City Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	6023.04 Upper

California (Los Angeles & Orange County)					
Wilshire Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	2124.10 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	1105.00 Moderate
Irvine Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	0525.26 Middle
Texas (Denton & Williamson County)					
Dallas Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	9:00 AM ~ 9:00 PM	1	0217.38 Middle
Austin Br.	Full branch services	Mon. to Fri. 9 AM to 5:00 PM	24 Hours	1	0203.34 Middle
Georgia (Gwinnett County)					
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 (WooriWon) 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 at most of our branches except Manhattan (NY), Bayside (NY), Northern (NY), Ridgefield (NJ), Irvine (CA), Wilshire (CA), Torrance (CA), and Dallas (TX).

**** Night Depository Availability**

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