

CREDIT SERVICES OFFERED

CONSUMER LOANS:

• Credit Cards (through a third party)

BUSINESS LOANS:

- Account Receivable Financing
- Apartment Financing
- Apartment Seismic Retrofit Financing
- Automobile and Truck Financing
- Balance Plus
- Commercial Real Estate Loans
- Corporate Credit Card (through a third party)
- Credit lines Secured and Unsecured
- Equipment Loans
- Letters of Credit
- SBA Loans
- Term Loans Secured and Unsecured

HOURS OF OPERATION INCLUDED IN THE "DEPOSIT SERVICES OFFERED" SECTION.