

Welcome to Oriental.



Oriental

It's great to have you at **O**riental.

I hope this letter finds you safe and well.

On December 31, 2019, Oriental purchased Scotiabank's operations in the USVI. After months of preparation, I am pleased to announce that we are close to completing an important step towards fully transitioning to Oriental. I've included a guide with important information about this transition in this package. Please take a moment to review. It will answer many questions you may have.

We aim to provide you with a banking experience that is easy, effective and enjoyable by combining innovative online, mobile technology, with the best of our branches and corporate and commercial teams. Learn more about us at orientalbank.com/usvi. We're on hand to help with any of your banking needs.

The past few months have been challenging for us all. Time and again, we've experienced the power of working closely with our customers to help them be better ready for today and prepared for tomorrow. You can always count on us to be right there with you, helping you to do the same. Once again, it's my honor to have you as a client. I look forward to making sure you enjoy a happy, successful banking relationship with Oriental.



Ganesh Kumar
Chief Operating Officer

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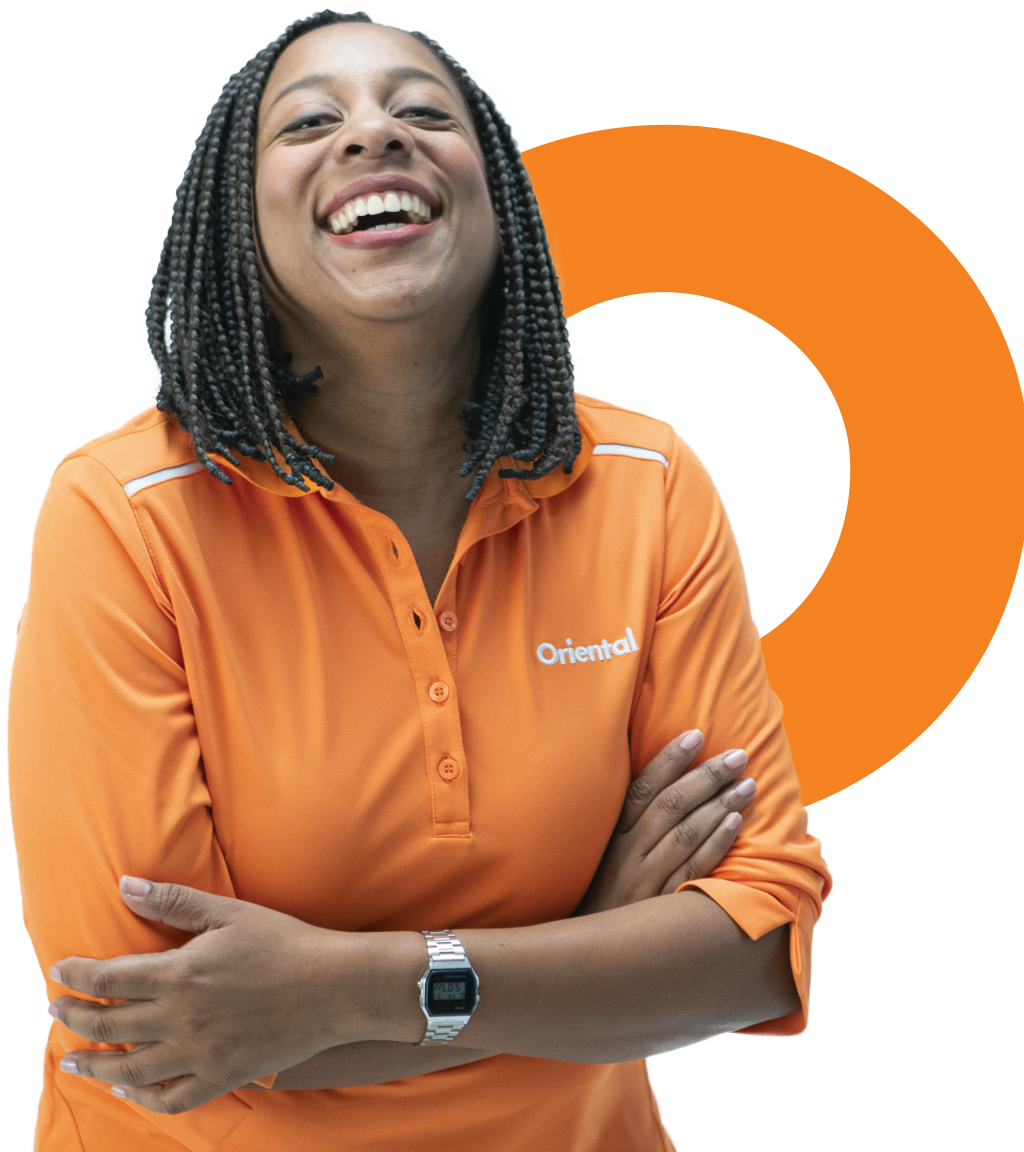
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Who We Are and What We Do

Oriental is a bank focused on the future. Your future. We're here to help bring your dreams – whether they're personal or business – into reach. We are a full-service bank, with products and services designed to make your life easier.

- For personal banking, we have great checking and savings accounts as well as certificates of deposit. We also have a wide range of lending products including personal loans, residential mortgages, and credit cards, among others.
- For businesses, we offer checking and savings accounts, as well lending products such as commercial loans, commercial mortgages, and many more. In addition, we also offer cash management services, point of sale services, collection services, trade transactions and international trade.



Financial Highlights

Oriental is a well-capitalized bank that has expanded over the years as a result of organic growth and strategic acquisitions. We are well positioned to continue this growth trajectory in the USVI market. This is a financial snapshot of OFGBancorp, Oriental's parent company as of March 31, 2020.

- Total Assets: \$9.2 billion
- Loans: \$6.8 billion
- Deposits: \$7.6 billion
- \$1.7 billion non-interest bearing
- Wealth Management: \$4.9 billion AUM
- Total Stockholder's Equity: \$1.02 billion

Transition Weekend and Working Hours

The transition weekend is scheduled to begin on Friday, August 21, 2020 and continue through Monday, August 24, 2020. Over the weekend there will be limited availability for certain transactions. Please note the times detailed below.



Branch hours during transition weekend:

- Friday, August 21, 2020 – Until 12:00pm
- Saturday, August 22, 2020 – Closed
- Sunday, August 23, 2020 – Closed
- Monday, August 24, 2020 – Regular hours

The **Retail Online Banking** service will be available during business hours on Friday, August 21, 2020. You should plan to complete any transfers or payments before this time. Starting August 24, you will need to reschedule any future dated transactions using Oriental's online banking platform. This includes automated transfers, bill payments, among others.

Updated account balances will not be available from Friday, August 21, at 12:00 PM until the next business day, Monday, August 24 at 8:30am. Also is important to know that you will not have available the following services until Monday August 24:

- Debit Cards transactions in ATM's
- POS
- Cash Management
- Internet Banking
- Mobile Banking
- Phone Banking
- ATMs
- Branches
- Customer service by phone
- Debit Cards

The **Commercial Online Banking** services will be available during business hours on Friday, August 21, 2020, and you will be able to access the new Oriental Cash Management on Monday, August 24.

Starting August 24, 2020

Contact Information

We encourage you that if you have any questions, please contact your **Business Banker Advisor**.

If you have questions relating to your business accounts please contact: **1.866.972.6842**.

Your Deposit Accounts

Some product names and account numbers have changed. We have outlined these changes:

Business Account

Type	Category	Your Current Account Name	Your New Account Name
CHECKS	DDA	CURR ACCT BUSINESS (CHK)	Business Checking Account
		CURR ACCT IND D/B/A CHK	
		C/A FGN SALES CORP.	
	NOW	CALL DEPOSIT	CALL DEPOSIT
	NOW	CALL DEPOSIT	CALL DEPOSIT
SAVINGS	SAV	S/A NON PERSONAL N/R (SAV)	Business Saving Account ¹
CREDIT	CRED	CREDIT LINE	CREDIT LINE

All Corporate accounts will now migrate to **Premium Checking Account**.

- You can continue to use the checks you currently have with the old account number.

- To reorder checks access your **Commercial Online Banking**
- You will be redirected to the Check Request page. Or you can also access https://www.ordermychecks.com/login_a.jsp# or call, toll-free: 1.800.981.8405.

- Direct debits linked to your old account number will continue to be processed as usual. For new direct debits please use the new account number assigned in the attached letter after August 24, 2020.
- To deposit cash and checks you can conveniently do so through the ATMs located in our branches, Drive-Thru, Remote Deposit Check (see page 10 for details) and branches.
- In this same package you will find your new account agreement for your records. If you have any questions about this, please contact your Account Relationship Officer.



Your Debit Cards

If you have an existing debit card, you will receive a debit card with chip and contactless by mail. With your new card, just tap to pay. It's fast and secure. Your card never leaves your hand and the transaction is encrypted, protecting your data. If the point of sale is not contactless, you can pay using the chip or magnetic stripe. It is important that you activate it immediately, on or after August 24, 2020, you will not be able to use your existing card.

- Direct debits linked to your debit card will need to be registered again once you receive your new card.
- For your convenience, the purchase limit for your debit cards (aggregated) was increased to \$5,000 daily. In the case of cash withdrawals, you will continue to enjoy a maximum of \$1,000 a day at ATMs. For more details, please see the *Business Banking Services Agreement* included.

Certificate of Deposits (CD's)

Oriental will honor the existing rate, fees and terms of your Certificate of Deposits (CD's) up to the maturity date. These will then be renewed with Oriental's terms and conditions.

Wire Transfers

Commencing August 24, 2020, wire transfers in favor of your new account with Oriental should be routed as follows:

INTERMEDIARY BANK: JPMORGAN CHASE BANK N.A., NEW YORK - SWIFT CHASUS33
BENEFICIARY BANK: ORIENTAL BANK, - SWIFT OBPRPRSJ
BENEFICIARY: YOUR NEW ORIENTAL BANK ACCOUNT

Please refer to the following document titled “*Incoming Wire Transfer Instructions*” which you can complete with your information and use as a template to communicate the change to your clients, via a secure channel. Please be sure not to use these new wire transfer instructions prior to August 24, 2020 as that may cause delays or non-receipt of funds.



Incoming Wire Transfer Instructions

Oriental Bank – U.S. Virgin Islands

INTERMEDIARY INSTITUTION: JPMORGAN CHASE BANK, N.A.
NEW YORK, NEW YORK

SWIFT CODE: CHASUS33
OR
FEDWIRE ABA: 021000021

ACCOUNT WITH INSTITUTION: ORIENTAL BANK

SWIFT CODE: OBPRPRSJ

BENEFICIARY CUSTOMER

Beneficiary Account Name

Beneficiary Physical Address

Beneficiary Account Number

Effective Date: August 24, 2020

Other Changes

Our commitment is to keep you informed during the process. Please stay tuned for any further information as the August 24th date approaches. If you have credit products with us, you will receive information soon.



As always, for the most up-to-date information, please visit [orientalbank.com/usvi](https://www.orientalbank.com/usvi).

Products Available for Your Convenience

I. Commercial Lending Products

We offer a variety of business loans and convenient options to achieve your business goals. We are there for you to help you expand your business by financing*

- Commercial Property (Refinancing or Acquisition)
- Equipment
- Working Capital
- Inventory
- Other Commercial Needs

For more information access [orientalbank.com/usvi](https://www.orientalbank.com/usvi)

*Subject to credit approval, terms and conditions apply.

II. Commercial Credit Card product

The Oriental Mastercard¹ Business Commercial Credit Card is the perfect tool to cover the needs of the company or business of our clients.*

- It simplifies accounting and helps manage employee representation and travel expenses - as long as you assigned a card with a different account number for each employee.
- It offers details of consumption per user. If you have each of the employees assigned with a different card number, in this way, you can do a fast and agile accounting.
- It offers a detailed monthly report for the business with the breakdown of each card's expenses in the account. The Business status contains the details of purchases by the cardholder and an annual statement that concentrates all transactions made by the holder.
- Global acceptance card.
- Customers can make purchases online.
- 4-hour emergency service with emergency cash and card replacement.
- Global Emergency Services from Mastercard Travel insurance.
- The client will have the possibility of making immediate payments to their credit card through an automated system (IVR) and without human intervention.
- **SecurLOCK™** for fraud prevention and monitoring.



For details please visit orientalbank.com/usvi.

¹Mastercard® is a registered trademark of Mastercard International Region LAC and is used by the issuer under license.

*Subject to credit approval, terms and conditions apply.

III. Oriental Cash Management Service

We adapt to the needs of our customers. We offer a variety of Electronic Business Banking Service Packages, better known as *Oriental Cash Management Service*.

Business	Has the transactional and consultation functionalities within the electronic banking service.
Business Plus	The client can view information on their accounts + balance of their loans and everything related to them, such as payment history, making payments, and with prior credit approval, making advances from lines of credit.
Premium	The client can see information about their accounts + balance of their loans, and everything related to them, such as payment history + ACH and/or "Wire" services. The essential cost includes one of the two modules.

- All packages include, at no additional cost, the mobile app (**Oriental Biz**) and the **Remote Deposit Check**. They can also consist of both the ACH module for payment of payrolls and the Wire module to carry out Wire Transfers, on the computer or the cell phone. Each module (ACH or WIRE) has additional cost.



The standard services attached to these packages are:

- **Dashboard (Home Page)** - Each user has the option to configure or customize according to their needs, the format that their “new dashboard” will have.
- Show up to balances
 - Current
 - Available
 - Related: presents the combined balance of accounts that are linked.
- **Electronic Account Statements** - Clients will receive notification of their account statements via email in electronic format. They will be able to access through Oriental Cash Management both the Account Statements and the Account Analysis.
- **Report of Wire Transactions** - All clients will have available a report of the wire transactions, issued and received, that will present said activity in their accounts.
- **NEW Security Alerts** - Subject to the client’s configuration, they may receive an alert via email about the activity carried out on their account within the Oriental Cash Management platform, such as change of password, receipt of status of the electronic account, files for approval, account with a negative balance, etc.
- **Secure Authentication** - The system will recognize when the account is accessed from an unknown computer or network and will require the client to go through an additional level of security parameters (out-of-band authentication). Once the computer and / or network are recognized, the client will only have to enter the username and password prospectively.

Other Options Available

The customer has the option to add any of the following optional modules to any of the packages:

- **Deposit Images** - Customers will be able to view deposit slips and check images. The image of all documents can be seen on both sides (front and back).
- **ACH Returns Report** - Customers will have a report describing all ACH return transactions, indicating the reasons for the return. *
- **Deposit Reconciliation Service** - Clients will be able to generate a report of their transactions.
- **Account Reconciliation** - Clients will be able to report their transactions.
- **Multi-bank Account Information** - Clients will be able to view account balances and transactions at other institutions.
- **Variety of Reports** - in different formats. And they make it easier to identify the source for which I am receiving payment through ACH.

*Does not apply the Business package

International Trade Services

Products & Services

- Commercial & Standby Letters of Credit*
- Documentary Collections
- Discounts under Letters of Credit and Collections*
- Foreign Currency Transfers
- EUR Currency Bank checks

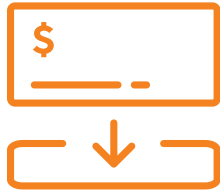
Tradenet

Web portal available to our commercial clients for handling of their international transactions. Tradenet provides the ability to request and manage Letters of Credit, Direct Collections, and Foreign Currency Wire Transfers. The portal also provides reports which can be viewed online, printed and/or exported.

*Subject to credit approval, terms and conditions apply.

Other Online Services

Remote Check Deposit¹



“How do I set up Remote Check Deposit?”

1. Sign the back of the check and write your account number
2. Open the app, and select “Deposit”
3. Take photos of both sides of the check with your smartphone, selecting the “Front” and “Back” buttons.
4. Select the account to receive the deposit
5. Enter the “Amount” and tap “Done”
6. After confirming the details, click “Continue”

¹Deposit limit: \$6,000 per check; \$12,000 a day. All checks must be made payable to the owner of the account in which it is requested to be deposited and endorsed. Subject to Oriental Bank’s Funds Availability Policy.



“How do I set up online Bill Pay?”

1. Access Online Banking.
2. Select “**Make Payments**”.
3. To add a new payee through “**Pay someone new**”, then click “**Add**”.
4. To add a recognized commerce on **Bill Pay**, enter the account number. For some businesses, you will have to add the zip code where you usually send your payments. Ready! Your payee has been added to **Bill Pay**.
5. To issue a payment to a merchant not affiliated to the Bill Pay network, enter the merchant’s name and postal address where you regularly send your payments in the Pay someone new box. The platform will issue your payment by check via regular mail to the postal address you entered for that merchant. This service is free of charge.
6. **Done!** Now you’re ready to pay bills and schedule repeating payments.
7. To make an electronic payment, choose the date on which the payment will be sent, and the system will give you an approximate date of when the payment will arrive (up to 7 working days). Then click “**Pay**”, and you will make the payment.

Additional Services

POS – (Point of Sales) Oriental's POS solution makes it easy for business customers to accept major credit and debit cards in their businesses, plus:

- Streamlines the availability of funds through electronic deposits
- Decreases the risk of fraud and theft as it reduces cash handling. Allows customer to get detailed sales summary
- Allows customer to get detailed sales summary
- Provide technical support 24/7
- Acceptance of payment methods increases
- Offers alternative payment methods
- Reduces operational costs
- Simplify the accounting process
- Offers instant authorizations

Our Branches:

- **Altona Branch**
214C Altona and Welgunst
St Thomas VI 00802
340.774.0037
- **Sunny Isle**
4500 Estate Diamond
Christiansted VI 00820
340.778.5350

All Oriental Cash Management Services

Features	Business	Business Plus	Premium
Included in Package			
Stop Payment	•	•	•
Intraday Balances	•	•	•
Internal Transfer	•	•	•
Check Imaging	•	•	•
Stronger Authentication with Out of Band Confirmation	•	•	•
E-Statements (Up to Customer)	•	•	•
Accounts and Loans E-Statements	•	•	•
Microsoft Money			•
Basic Reporting	•	•	•
Single User	•		
Single Company	•		
Multiple Users		•	•
Multiple Company		•	•
Bill Pay (up to customer)	•	•	•
Multiple Account Transfer	•	•	•
Loan Service		•	•
3 Months of Transaction History			
12 Months of Transaction History	•	•	•
Oriental Biz and Remote Deposit Check*	•	•	•
Just 1 Account			
Up to 3 Accounts	•	•	•
Up to 5 Accounts			•
1 Module (ACH Template or Wire)			•

* Subject to comply with the prequalification parameters

Oriental

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