

Welcome to Oriental



Oriental



Best regards! I hope you're all right.

On December 31, 2019, we completed the acquisition of Scotiabank's operations in Puerto Rico and the U.S. Virgin Islands (USVI). Since then we have worked hard to integrate organizations so that customers like you benefit from an even stronger bank.

Our goal is to provide you with an easy, effective and enjoyable banking experience by combining innovative online and mobile technology with the support of our branches and corporate banking and business banking teams. The union of Scotiabank and Oriental significantly enhances our ability to continue investing so that we can deliver a unique banking experience to you and the communities we serve with pride.

Attached is a guide with important information on integration. I invite you to review it carefully as you will find answers to any questions and doubts you may have about the integration process. For more information you can access integracion.orientalbank.com.

These last few months have been a challenge. However, this challenge has allowed us to work hand in hand with you to help you be better prepared today and tomorrow. You can always count on the Oriental team to offer you the support you need. Once again, it's an honor to have you as a customer. We are more than ready to help you with any of your present or future banking needs.

José Rafael Fernández
President and Executive Chief Officer

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What Do We Offer?

We are here to help put your dreams, whether personal or business, at your fingertips. We offer complete services, with products and services designed to make your life easier.

- For personal banking, we have excellent checking and savings accounts, as well as certificates of deposit. We also have a wide range of credit products¹ including personal loans, cars, residential mortgages and credit cards, among others.
- For companies, we offer checking and savings accounts, as well as loans commercial mortgages and many more. In addition, we also offer online Cash Management services, transactional services and international solutions.
- We manage investment portfolios for individuals and companies as financial planning, investment management², asset protection plans, corporate and individual trusts, retirement product programs and insurance.



¹Products offered by Oriental Bank. FDIC Member. Oriental Bank is a subsidiary of OFG Bancorp. 2013. Rights Reserved ²Products offered by Oriental Financial Services Corp. (Member SPIC/FINRA) and insurance products offered by Oriental Insurance LLC. They are not FDIC-insured deposits, are not insured by any federal government agency, are not guaranteed by the bank, are subject to investment risk, including the possible loss of the principal invested and may decrease value.

Financial Summary

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 with this growth trajectory in the Puerto Rico and USVI market. Here's a brief financial summary of OFGBancorp, Oriental's parent company as of June 30, 2020

Total Assets	\$9.9B
Loans	\$6.7B
Deposits	\$8.5B
	Total Deposits
	\$2.2B
	Do not accrue interest
Wealth Management	\$5.3B
	AUM
Equity of Total Shareholders	\$1.04B
Tangible Common Capital	\$ 821.9M

Our Branches



Transition Weekend and Hours of Service

The weekend of transition from commercial deposit accounts to Oriental platforms will be from Friday 6th to Sunday, November 8th, 2020. During the weekend there will be limited availability for certain transactions. Please note the schedule hours detailed below.



Branch schedule during the transition weekend:

- Friday, November 6, 2020 – Until 12: p.m.
- Saturday, November 7, 2020 – Closed
- Sunday, November 8, 2020 – Closed
- Monday, November 9, 2020 – Regular schedule

If you need to get an appointment with us, schedule it before or after this dates and times on: <https://orientalbank.com/en/appointments/>

Business Online Banking services will be available until 12:00 p.m. on Friday, November 6, 2020. You will be able to access the new Oriental Cash Management on Monday, November 9, 2020 from 8:30 a.m.

During the weekend you will be able to continue using your debit card as usual to make purchases or withdrawals at ATMs.

Your updated balances will be reflected on Monday, November 9, 2020.


Before the transition on November 9, 2020

You can continue using your Scotiabank accounts, transacting as usual. Your account number(s), routing and transit number, checks, debit card, and access to Commercial Online Banking will not change and you can continue visiting any of the original/old Scotiabank branches until Friday, November 6th at 12:00 p.m.

Options available at some of our ATMs may vary due to the transition processes until November 9, 2020.

In addition to this communication, you will also receive the following individual notifications by mail:

- If you are registered for Commercial Online Banking, you will receive a separate communication with more details about next steps.



Starting Monday **9** **TH** of
November
of 2020

Your commercial accounts will be on the Oriental Bank platform in addition to:

- Certificates of Deposit
- Oriental Cash Management services

Your commercial accounts

Your account numbers will change as well as some product names.

These changes are addressed in the welcome letter included with this package.

- **Debits and direct deposits** programmed to your old account number will continue to be processed as usual; nevertheless, we recommend that you update these instructions with the new account number. For any new debits and direct deposits, use the new account number in the attached letter after November 9, 2020.
- **Cash and checks can be conveniently deposited at our branch ATMs, via drive through, or at our branches.** You can also deposit checks with our online banking mobile app. You will also have Live Tellers available throughout the island, where you will be able to make loan, credit card or utility payments, deposit and withdraw funds, transfer funds, and cash checks – just as if you were in one of our branches. Business hours are Monday to Friday from 8:30 a.m. to 6:00 p.m. and Saturdays from 9:00 a.m. to 3:00 p.m. Search for locations on our website www.orientalbank.com.

You will find details regarding changes to your accounts, the new routing and transit number, and new Terms and Conditions of your accounts. If you have any questions, please contact us at **787.620.7963**, corporateservices@orientalbank.com, or contact your relationship officer

Bank Statements

You will receive the final statements for your old accounts including activity up to November 6, 2020. Please note that your historical account activity will not be available online after that date.

- Oriental's statement cycles close at each month end.
- If you currently receive combined statements, you will continue receiving them after the transition if both accounts are active and have balances.
- You will continue receiving the front images of your paid checks in your account statements.

Please remember that your historical transaction activity will not be transferred to the new platform. We recommend you download your transaction activity and print your statements and relevant reports before November 6, 2020.

Your Checks

You may continue issuing checks with your old account number until your existing check supply has been depleted. Please remember new check orders must include the new routing and transit number and your new account number.

If you print your own checks, please update your platform with the new routing and transit number and your new account number(s) to be used for checks issued after November 9th, 2020. We recommend you provide test checks to ensure correct MICR capture.

The new routing and transit number is:

221571415



- If you order checks from the bank, you can contact us through **corporateservices@orientalbank.com**
- To reorder checks, access your Oriental Cash Management.
- You can also use the following link:
https://www.ordermychecks.com/login_a.jsp#
or call this toll free number: **1.800.981.8405**.

Other products and services that will convert to Oriental's systems.

Certificates of Deposit (CDs):

If you have a Certificate of Deposit your account number, current terms and conditions will not change until the maturity date. These will convert to the new platform on November 9, 2020.

Corporate Credit Card:

If you have a Corporate credit card, you may continue to use the card as usual. Additional communications regarding your Corporate credit card will be sent at a later date.

Point of Sale (POS)

If you have a point of sale, card processing will continue as usual.

Wire Transfers

Incoming Wire Transfers

Effective November 9, 2020, wire transfers for your account(s) with Oriental must sent as follows:

Intermediary Bank: JPMORGAN CHASE BANK N.A., NEW YORK - SWIFT CHASUS33

Beneficiary Bank ORIENTAL BANK, - SWIFT OBPRRSJ

Beneficiary: Your new account number

Incoming Wire Transfer Instructions effective November 9, 2020 are included below. You can add your account number and share these instructions with clients and affiliates through a secure channel. Please do not use these instructions before November 9, 2020.

The image shows a screenshot of a form titled "Incoming Wire Transfer Instructions" for Oriental Bank. The form is divided into three main sections: Intermediary Institution, Account with Institution, and Beneficiary Customer. The Intermediary Institution section lists JPMORGAN CHASE BANK, N.A. with SWIFT code CHASUS33 and FEDWIRE ABA 021000021. The Account with Institution section lists ORIENTAL BANK with SWIFT code OBPRRSJ. The Beneficiary Customer section has three yellow input fields for Beneficiary Account Name, Beneficiary Physical Address, and Beneficiary Account Number.

Oriental	
Incoming Wire Transfer Instructions Oriental Bank	
INTERMEDIARY INSTITUTION:	JPMORGAN CHASE BANK, N.A. NEW YORK, NEW YORK
SWIFT CODE OR FEDWIRE ABA:	CHASUS33 021000021
ACCOUNT WITH INSTITUTION:	ORIENTAL BANK
SWIFT CODE:	OBPRRSJ
BENEFICIARY CUSTOMER	
	Beneficiary Account Name
	Beneficiary Physical Address
	Beneficiary Account Number

Outgoing Wire Transfers (Outgoing)

As of November 9, 2020, outgoing wire transfers in USD can be executed through our Oriental Cash Management Wire Transfer Module or at any of our branches.

Do you have any questions?

Please contact **787.620.7963**



**Commercial
products and
services available
to you**



Meet your business needs conveniently and securely.

Collections, payments, cash management, capital needs, in Oriental you find more options to serve you and that you are always more than ready.

For more details,
visit [orientalbank.com](https://www.orientalbank.com)



Anytime, anywhere.

Online Banking

Oriental Cash Management is our easy-to-use and secure online banking platform for trading accounts that provides access to our Oriental Biz mobile app. To control your business transactions 24/7 and manage cash flow in real time.

- Support and transaction services
- Remote Check deposit with your mobile phone (FOTOdepósito)
- Electronic payment and collection services (ACH and Wire)
- Bill Payment service to make individual or recurring payments
- Positive Pay service for fraud prevention

Oriental Biz

Convenient mobile app, easy to use and secure. Manage all transactions and cash flow of your business in real time

24/7 with access to the **Oriental Cash Management** platform via smartphones or tablets.

For more details,
visit orientalbank.com





Commercial Credit¹

Convenient financing options fit the size of your business.

- Commercial Credit Line
- SBA Guaranteed Loans
- Long-term commercial loans and Short Term
- Commercial Mortgages

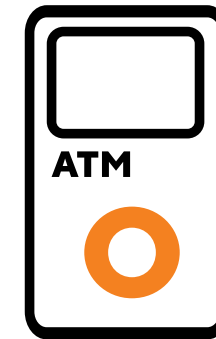
Other Commercial Services

- POS Point of Sale
- Paynet Plus
- Fast Cash
- Reserve (Central Box)
- International Solutions

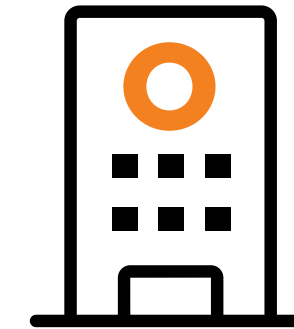
¹ Subject to credit approval. Certain terms, conditions, restrictions and charges apply. (2) Applies to commercial customers operating with a single firm or more discontinued authorized firms. This is because if more than one authorized signature is registered to the account, none require acting alongside another authorized signature. Mastercard® is a registered trademark of Mastercard International LAC Region. Certain terms, conditions, restrictions and charges apply. Products offered by Oriental Bank, FDIC Member. Oriental Bank is a subsidiary of OFG Bancorp.

An expanded network to support your business as of November 9, 2020

Branch network, ATMs, Live Tellers



+450
ATMs



55
BRANCHES



13
ITMs

Now you have a network of 55 branches, more than 450 ATMs and 13 Live ATMs around the island. At ATMs and Live Tellers located in our branches you can make the following transactions

- Check and cash deposits
- Transfers
- PIN change (personal identification number)
- Withdrawals
- Payment of Loans, Cards or Utilities



These features may vary at ATMs inside and outside the branch network.

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