

OUR LOCATION

The Community Reinvestment Act regulation requires each financial institution to include in its public file a list of each of its branches, their street addresses, and geographies.

A list of each of Chino Commercial Bank's branches, their street addresses and census tract follows this page.

The following is a list of each Chino Commercial Bank Branch, its street address and census tract number, current as of 4/1/19.

Chino Office is located at 14245 Pipeline Ave., Chino, CA 91710, in census tract number 0005.04

Ontario Office is located at 1551 South Grove Ave., Ontario, CA 91761, in census tract number 0018.03.

Rancho Cucamonga Office is located at 8229 Rochester Ave., Rancho Cucamonga, CA 91730, in census tract number 22.07

Upland Office is located at 300 N. Mountain Ave., Upland, CA 91786, in census tract number

BRANCH OPENINGS AND CLOSURES

The Community Reinvestment Act regulation requires each financial institution to include in its public file a list of branches opened or closed by the institution during the current year and each of the prior two calendar years, their street addresses, and geographies.

A list of all such branches, if any, follows this page.

- Chino Commercial Bank has opened one office in the current year or in either of the prior two calendar years.
- Upland Office 300 N Mountain Ave Upland, CA 91761
- Chino Commercial Bank has not closed any offices in the current year or in either of the prior two calendar years.

CHINO COMMERCIAL BANK'S SERVICES

The Community Reinvestment Act regulation requires each financial institution to include in its public file a list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the institution's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At the institution's option, it may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by the institution, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).

A list of such services offered by Chino Commercial Bank follows this page.

Services

Hours of operation

Chino Commercial Bank's hours of operations are as follow:

Monday through Thursday: 9:00 a.m. to 5:00 p.m.

Friday: 9:00 a.m. to 6:00 p.m.

Saturday: 9:00 a.m. to 12.00 p.m. (Ontario Office Only)

Business Bank (Commercial Loans and Lines of Credit) to:

- Small and Mid-Size businesses
- Wholesale manufacturing companies
- Distributors
- Law firms and attorneys
- CPAs and their firms
- Doctors and their medical practices
- Investors and high net-worth individuals

Chino Commercial Bank offers the following loan products:

Commercial

- Term Loans – Term Loans for working capital, fixed assets, equipment, commercial vehicles, and growth/expansion.
- Commercial Revolving Lines of Credit – to supplement working capital.
- Asset Based Lines of Credit – Accounts Receivable and Inventory financing programs for working capital and growth/expansion.
- Letters of Credit – Standby Letters of Credit.

Real Estate Loans

- Commercial and Residential Property Construction Loans
- Commercial Real Estate Loans – (Improved Commercial Property) - purchase and/or refinance
- Bridge loans to acquire and improve commercial properties
- Residential Mortgage Loans – (Mini-perm)

Consumer Loans:

- Automobile Loans – New, previously owned, and refinancing of currently owned automobiles.
- Equity Loans – Secured by a first or second trust deed on the consumer's primary residency for personal use.
- Personal Loans – Secured and unsecured loans to consumers for personal use.
- Overdraft Protection – Line of credit for personal use

Alternative Credit Products:

- Visa/MasterCard- Personal and Business Use Visa and MasterCard offered through Texas Independent Bankers' Bank.
- Letters of Credit – Commercial Letters of Credit is available through the Bank's Correspondent Bank.

Deposit products

Please see the enclosed brochure for a list of deposit products and applicable transaction fees.

Alternative delivery systems

The bank offers the following alternative systems for delivering retail banking services in connection with its other products:

- ATM at its office locations at 14245 Pipeline Ave., Chino, CA 91710 , 1551 South Grove Ave., Ontario, CA 91761 and 8229 Rochester Ave., Rancho Cucamonga, CA 91730, 300 N. Mountain Ave., Upland, CA 91786
- Bank by Mail
- Courier service (through various vendors)
- Night depository
- Automated payroll service (through Paycheck)
- On-line access for account maintenance, including ACH Bill Pay
- Remote Deposit Capture
- Wire Transfer
- Merchant Services