

## Our History & Commitment

HAB BANK (the Bank), incorporated in 1983 as a New York State Chartered Bank, is a member of the Federal Deposit Insurance Corporation (FDIC). Headquartered in New York City, the Bank has branches in New York, New Jersey and California.

HAB BANK specializes in Financial Institution Services, International Trade Finance, Asset-Based Lending, Commercial Mortgages, Consumer Banking, including Payroll and Merchant Services, eWire, RDC, Online Banking with bill pay, Mobile Banking, Debit Card, Visa Credit Card, 24 hour Telephone Banking and a variety of Savings, Certificate of Deposit and Checking Account products to meet the banking needs of small businesses and individuals

HAB Bank's mission is to provide a broad range of commercial and personal banking products and services to a diverse community of globally oriented customers. Our customers can expect that we will consistently deliver exceptional customer service in every aspect of our business dealings, resulting in profitable long-term relationships.



## Our Locations

### Manhattan Branch

99 Madison Avenue  
New York, NY 10016  
Tel. (212) 532-4444

### Jackson Heights Branch

74-09 37th Avenue  
Jackson Heights, NY 11372  
Tel. (718) 397-0890

### Richmond Hill Branch

112-17/19 Liberty Avenue  
Richmond Hill, NY 11419  
Tel. (718) 659-9000

### Hicksville Branch

421 South Broadway  
Hicksville, NY 11801  
Tel. (516) 681-5200

### Iselin Branch

1585 Oak Tree Road  
Iselin, NJ 08830  
Tel. (732) 205-1777

### Los Angeles Branch

110 East 9th Street AL 10  
Los Angeles, CA 90079  
Tel. (213) 362-1200

### Artesia Branch

18357 Pioneer Blvd  
Artesia, CA 90701  
Tel. (562) 924-7500



[www.habbank.com](http://www.habbank.com)

HAB BANK is a Service Mark of Habib American Bank.



**HAB BANK**



## PERSONAL BANKING

**Freedom and  
convenience in  
banking.**

# PERSONAL BANKING SOLUTIONS



You want banking solutions that fit your life — solutions that make it easier to do what you need to do and achieve what you want to achieve.

That's why HAB offers a full spectrum of banking solutions including savings, checking products and bank services designed to maximize your banking potential while simplifying your life. Welcome to HAB.

## **Personal Checking Accounts:**

We have a wide array of personal checking accounts to choose from. Whether you write five checks or 50 checks a month, our checking account choices offer economical solutions according to your needs. Our Personal Checking products include Basic Banking Accounts, Freedom Checking, and Traditional Checking Accounts. Find out what's best for you.

## **Money Market Accounts:**

An Ideal compliment to your personal checking account. High Yield and Free Sweep of funds. Conveniently accessible through our Debit Card and HAB eBanking.

## **Saving Accounts:**

Our Statement Savings Account provides an ideal place to create a nest egg while keeping the funds available to you when you require

## **CDs and IRAs:**

Earn higher yield with flexible terms ranging from 3 months to 5 years. HAB CDs offer safety and return that is guaranteed for the term of the CD. Our individual Retirement Accounts (IRAs) are a convenient way to start saving for retirement.

## **HAB eBanking**

Our suite of electronic banking services is known as HAB eBanking. Convenient and readily accessible. Once you have opened your checking account you can enroll in Online Banking at any branch of HAB Bank. Online Banking is safe, secure and easy to use.

### **Online Banking lets you do the following:**

- View your accounts
- View images of your checks
- Transfer funds
- Set up email alerts
- Manage and pay bills
- Remote Deposit Capture

HAB also offer 24 Hour ATMs and 24/7 Telephone Banking.

## **Mobile Banking**

Mobile Banking offers you the freedom to bank wherever your mobile device takes you. With the HAB Bank Mobile App, you can manage your account securely anytime you wish. After you enroll in online Banking, simply download the free HAB Bank Mobile Banking App to get started.

### **With Mobile Banking, you can...**

- Deposit checks
- Pay bills
- Check account balances
- Transfer funds
- View transaction history

## **Debit Card**

When you open your checking account, be sure to ask for your free HAB Bank Debit Card. A HAB Bank Debit card offers a convenient way to pay for everyday purchases and is accepted at millions of locations worldwide. It's safer than carrying cash and easier than writing checks.

## **E-Statements**

Looking to reduce the amount of mail in your mailbox? Sign up to receive your statements electronically instead of receiving a paper statement every month and reduce the use of paper. It's safe and secure, and you can view your statement online at anytime. It's easy to do once you have enrolled in online Banking — simply change your statement delivery method to online. HAB offers Daily and Monthly E-Statements.