

**Time Bank offers the following loan products:**

- a. Automobile loans-new and used-to existing customers
- b. Loan to existing customers secured by TB deposit accounts (savings and CDs)
- c. Loan secured by investment securities to existing customers
- d. Residential mortgage loans for investment purpose
- e. Bridge loans for investment purpose
- f. Home Equity lines of Credit
- g. Apartment building loans
- h. Commercial building loans
- i. Construction loans-residential and commercial-for investment purpose
- j. Small business loans for various purposes including line of credit
- k. Irrevocable letters of credit
- l. SBA guaranteed loans (we are a certified SBA lender)
- m. Private Lender loans