

Global Trust Bank - Customer Information Handbook

Account Opening Procedures

Required Documentation for New Accounts

To establish a new account with Global Trust Bank, customers must provide original, valid documentation. This includes one primary government-issued photographic identification such as a passport or driver's license. Additionally, proof of current residential address is required, which can be satisfied with a recent utility bill (within the last 90 days), a current lease agreement, or a property tax statement. For tax reporting purposes, a valid Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) must be provided.

Available Account Types

Global Trust Bank offers a suite of personal deposit accounts designed to meet various financial needs. Our core offerings include:

- EasyAccess Checking: A standard transactional account with debit card and checkbook facilities.
- SecureSave Savings: An interest-bearing savings account to help grow your funds.
- GrowthBuilder Fixed Deposit: Term deposits with competitive interest rates for 6, 12, 24, and 36-month terms.
- PartnerPlus Joint Account: Accounts held by two or more individuals with flexible ownership options.
- BusinessFirst Commercial Account: Tailored solutions for business banking needs.

Minimum Balance Requirements

Minimum balance requirements vary by account tier. The EasyAccess Checking account requires a minimum daily balance of \$50.00 to avoid monthly maintenance fees. Our Premium Advantage Checking requires a minimum balance of \$1,000.00 or a combined relationship balance of \$10,000.00 across all Global Trust Bank accounts. Savings accounts require a minimum opening deposit of \$100.00 but have no ongoing minimum balance requirement after account establishment.

Account Management Services

Customers may verify their account balance through multiple channels including our secure online banking portal, the Global Trust mobile banking application, any Global Trust or network ATM, or by contacting our 24-hour automated telephone banking service at 1-800-482-2265. For personalized assistance, our customer service representatives are available at 1-800-482-2265 from 7:00 AM to 11:00 PM EST, seven days a week.

Updating Personal Information

To ensure the security and accuracy of your records, address changes, phone number updates, or email address modifications must be verified. You may update your information by visiting any Global Trust Bank branch with valid identification, through the secure messaging function within online banking, or by speaking directly with a customer service representative after completing identity verification.

Account Closure Process

Account closure requests must be initiated in person at any Global Trust Bank branch. Customers should bring valid government-issued photo identification. Prior to closure, all pending transactions must clear, and the account balance must be zero. Any remaining funds will be disbursed via official bank check. Written confirmation of account closure will be provided upon completion of the process.

Digital Banking Services

Online Banking Enrollment

Enrollment in Global Trust Bank's online banking service is available to all account holders. To enroll, visit our website at www.globaltrustbank.com and select "Enroll in Online Banking." You will need your account number, Social Security Number, and debit card number to complete the initial setup. Within 24 hours of enrollment, you will receive a verification email with instructions to activate your full online banking access.

Mobile Banking Features

The Global Trust Bank mobile application, available for iOS and Android devices, provides comprehensive banking functionality. Features include mobile check deposit using your device's camera, real-time account balance viewing, transaction history review, funds transfer between accounts, bill payment services, and temporary debit card lock/unlock capabilities. The app also includes biometric login options for supported devices.

Security Protocols for Digital Banking

Global Trust Bank employs multi-layered security measures to protect your financial information. This includes 256-bit encryption for all data transmissions, two-factor authentication for login attempts from unrecognized devices, and real-time transaction monitoring for suspicious activity. Customers are automatically enrolled in our Zero Liability Protection program for unauthorized transactions reported within 60 days.

Transaction Services

Funds Transfer Options

Customers may transfer funds between linked Global Trust Bank accounts instantly without charge. External transfers to accounts at other financial institutions typically process within 1-3 business days. Wire transfers are available for same-day domestic delivery and next-day international delivery, with applicable fees outlined in our Schedule of Service Charges.

Daily Transaction Limits

For security purposes, standard daily limits apply. ATM cash withdrawals are limited to \$500 per day. Point-of-sale debit transactions are limited to \$3,000 daily. These limits may be adjusted temporarily upon customer request with proper identity verification by contacting customer service or visiting a branch.

Check Processing and Clearing

Deposited checks are subject to funds availability schedules. Checks drawn on Global Trust Bank accounts generally make funds available on the next business day. Checks drawn on other domestic banks typically have funds available within two business days. The first \$225 of any check deposit is available immediately. International checks may require up to 10 business days for collection.

Stop Payment Requests

Stop payment orders may be placed on checks that have not yet cleared. This service requires the exact check number, amount, payee name, and date. Stop payment requests can be initiated through online banking, by phone with a customer service representative, or at any branch. A fee of \$30.00 applies to each stop payment request, and the order remains in effect for six months unless renewed.

Card Services

Debit Card Issuance and Replacement

New account holders receive their debit card via secure mail within 7-10 business days of account opening. Lost or stolen cards should be reported immediately through our 24-hour hotline at 1-888-482-2265. Replacement cards are expedited within 3-5 business days with a \$10 replacement fee, waived for stolen cards with a police report.

International Card Usage

Global Trust Bank debit cards are accepted worldwide wherever Visa is accepted. For international travel, customers should notify the bank of their travel plans to prevent potential fraud alerts from blocking legitimate transactions. A 1% foreign transaction fee applies to all purchases made outside the United States. ATM withdrawals internationally incur a 3% fee plus any fees charged by the terminal operator.

Loan Products

Personal Loan Eligibility

Personal loan applications are evaluated based on creditworthiness, income stability, debt-to-income ratio, and relationship with the bank. Minimum requirements include a credit score of 650, verifiable income of at least \$2,000 monthly, and a debt-to-income ratio below 45%. Existing customers with at least six months of banking history may qualify for relationship discounts.

Mortgage Application Process

The mortgage application process begins with a pre-qualification review, which provides an estimated borrowing amount without affecting credit scores. Formal applications require documentation including two years of tax returns, 30 days of pay stubs, two months of bank statements, and identification documents. Our standard processing time is 30-45 days from complete application submission to closing.

Auto Loan Terms

Global Trust Bank offers auto loans for new and used vehicles up to seven years old. Loan terms range from 24 to 72 months. New vehicle loans offer rates as low as 5.99% APR for qualified borrowers with

terms up to 60 months. Used vehicle loans start at 6.99% APR for terms up to 48 months. A minimum down payment of 10% is required for used vehicles.

Fees and Charges

Monthly Maintenance Fees

EasyAccess Checking accounts carry a \$12 monthly maintenance fee, waived with a minimum daily balance of \$50 or direct deposit of at least \$500 monthly. SecureSave Savings accounts have no monthly fee with a minimum balance of \$100. Business accounts have varying fee structures based on transaction volume and balances.

Overdraft Protection Options

Global Trust Bank offers two overdraft protection options. The Standard Overdraft Coverage allows transactions to be paid at our discretion with a \$35 overdraft fee per item. The Overdraft Protection Transfer service automatically transfers funds from a linked savings account to cover overdrafts for a \$12 transfer fee, which is typically lower than the standard overdraft fee.

ATM Fee Reimbursement

Premium Advantage Checking customers receive reimbursement for up to \$20 in non-Global Trust Bank ATM fees per month. All other account holders may use any of our 15,000 ATMs nationwide without charge but will incur fees from other institutions' ATMs, typically \$2.50 to \$5.00 per transaction.

Security and Fraud Prevention

Identity Theft Reporting

Suspected identity theft should be reported immediately by calling our dedicated fraud hotline at 1-888-482-2265. We will place alerts on your accounts, issue replacement cards, and guide you through the process of filing necessary reports with law enforcement and credit bureaus. Global Trust Bank provides free credit monitoring for one year to customers affected by identity theft.

Unauthorized Transaction Resolution

Customers noticing unauthorized transactions should contact us immediately. Under Regulation E, customers have 60 days from the statement date to report unauthorized transactions for full protection. We will provisionally credit your account within 10 business days while conducting our investigation, which must be completed within 45 days.

Additional Services

Notary Services

Free notary services are available to account holders at all full-service Global Trust Bank branches during regular business hours. Please bring valid government-issued photo identification and unsigned documents. Witnesses must be provided by the customer.

Cashier's Checks and Money Orders

Cashier's checks are available for a fee of \$10 for amounts up to \$1,000 and \$15 for amounts above \$1,000. Money orders are available for \$5 each with a maximum amount of \$1,000 per money order. Both require verification of sufficient funds in the account.

Safe Deposit Box Availability

Safe deposit boxes are available in various sizes at most branches. Annual rental fees range from \$40 for a 3"x5" box to \$400 for a 10"x15" box. Contents are not insured by the bank; customers should maintain separate insurance for valuable items.

Global Trust Bank Customer Service Contact Information

General Inquiries: 1-800-482-2265

Lost or Stolen Cards: 1-888-482-2265

Online Banking Support: 1-866-482-2266

Business Hours: Monday-Friday 8:00 AM-8:00 PM, Saturday 9:00 AM-5:00 PM EST

Website: www.globaltrustbank.com

Mailing Address: Customer Service Department, Global Trust Bank, 123 Financial Way, New York, NY 10001

This handbook is effective as of January 2024. Terms and conditions are subject to change with 30 days advance notice to account holders. Please refer to your account agreement for complete details of your specific account features and limitations.