



Products and Services as of March 31, 2024

Lending	Depository
Small Business Loans - Closed and Open End †	Safe Deposit Box
SBA Loans - 7a, Express, 504 and USDA	Business Interest and Non-Interest Bearing Checking Accounts
SBA Express Line of Credit	• IOLTA/IOLA Business Accounts
Commercial Real Estate Loans - Closed and Open End	• Escrow Business Accounts
Commercial and Industrial (C&I) Loans - Closed and Open End	• Public Funds Business Accounts
Construction Loans	• SBA Express Checking Account
Personal Loans and Lines of Credit	• Business Analysis Accounts
CD Secured Loan	• BankUnited At Work Business Accounts (checking and savings)
Personal and Business Credit Cards*	Business Money Market Accounts
BankUnited Commercial Credit Card	Business Savings Accounts
Letters of Credit	Business Certificates of Deposit
Franchise Financing**	Personal Savings Accounts
Equipment Lending**	Personal Money Market Accounts
Equipment Leasing**	Personal Checking Accounts
Mortgage Warehouse Lines of Credit***	Personal Certificates of Deposits
Member Bank of the Federal Home Loan Bank (FHLB) Atlanta ††	Classic Kids Savings Account
	Kindergarten to College Savings Account
	Depository Accounts in the name of a Trust
	Health Savings Account
	Individual Retirement Accounts

† On 11/4/2022, the Bank expanded its small business lending term loan product, under the Pronto umbrella, to provide more flexibility in underwriting features as part of the Bank's iCARE CRA business loan program. The iCARE CRA business loan criteria includes a maximum annual revenue of \$1M; minimum of 1 year in business, term loans up to 3 years, home based business eligibility, and loan amounts from \$2,500 to \$25,000 through the Foundation platform.

††The Bank is a member bank of the FHLB of Atlanta and participates in the Affordable Housing Program (AHP) by offering 1) construction line of credit from BankUnited to cover hard costs of construction project; 2) Grant sponsorship of applications and coordination for hard cost construction funds; and 3) Downpayment assistance for lower-income homebuyers. This resource helps to provide critical funding for affordable housing development throughout the communities the Bank serves.

\* Services offered through a third party provider.

\*\* Products offered through BankUnited subsidiary (Bridge Funding Group, Inc.).

\*\*\*The Bank offers mortgage warehouse lines of credit (MWLs); including MWLs to CDFI lending partners to assist with affordable housing program needs. In addition, the Bank works with CDFIs requesting assistance with the development of a mortgage origination process by providing ongoing training and consultation.

The Bank also offers online and mobile banking, treasury management solutions, and resources on its website to assist with fraud and ID theft protection.

Effective 9/1/2020 - the Bank became part of the Allpoint Network, providing surcharge-free access to more than 55,000 ATMs worldwide. In addition, enhancements to the Bank's online banking platform on 2/1/2023 now provides a locator feature to search for Allpoint ATM locations.

Effective 04/01/2022 - the Bank eliminated its non sufficient funds fee (NSF) and uncollected funds fee on all consumer deposit products. This change also includes the daily sustained overdraft fee.

On 12/4/2023, the Bank expanded its website to include a "Resource Corner" providing financial education in support of small businesses among other banking insights.

Additionally, on 1/19/2024, the Bank rolled out its "TalkDesk" technology; a new client care center telephone system. This technology provides a seamless future of telephone banking with callback features, automatic routing, automated account services, and voice recognition to quickly access your accounts.