



For a full list of BankUnited's specific deposit accounts, services, and features, as well as available loan products, please visit [BankUnited.com](http://BankUnited.com) under the "personal" and "small business" links.

Products and Services as of March 31, 2025

Lending	Depository
Small Business Loans - Closed and Open End † SBA Loans - 7a, Express, 504 and USDA SBA Express Line of Credit Commercial Real Estate Loans - Closed and Open End Commercial and Industrial (C&I) Loans - Closed and Open End Construction Loans Personal Loans and Lines of Credit CD Secured Loan Personal and Business Credit Cards* BankUnited Commercial Credit Card Letters of Credit Franchise Financing** Equipment Lending** Equipment Leasing** Mortgage Warehouse Lines of Credit*** Member Bank of the Federal Home Loan Bank (FHLB) Atlanta ††	Safe Deposit Box Business Interest and Non-Interest Bearing Checking Accounts <ul style="list-style-type: none"> <li>• IOLTA/IOLA Business Accounts</li> <li>• Escrow Business Accounts</li> <li>• Public Funds Business Accounts</li> <li>• SBA Express Checking Account</li> <li>• Business Analysis Accounts</li> <li>• BankUnited At Work Business Accounts (checking and savings)</li> </ul> Business Money Market Accounts Business Savings Accounts Business Certificates of Deposit Personal Savings Accounts Personal Money Market Accounts Personal Checking Accounts Personal Certificates of Deposits 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.

**Other Services:**

1- The Bank works with CDFIs requesting assistance with the development of a mortgage origination process by providing ongoing training and consultation.

2- The Bank offers online and mobile banking (including the use of electronic funds transfer payments through Zelle® - effective 1/23/2025), treasury management solutions, and resources on its website to assist with fraud and ID theft protection.

3- Since 9/1/2020 - the Bank is a 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 provides a locator feature to search for Allpoint ATM locations.

4- 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.

5- 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.

6- 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.