



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

Products and Services as of March 31, 2026

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	<ul style="list-style-type: none"> • IOLTA/IOLA Business Accounts • Escrow Business Accounts • Public Funds Business Accounts • SBA Express Checking Account • Business Analysis Accounts • BankUnited At Work Accounts (checking and savings)
Commercial Real Estate Loans - Closed and Open End	Business Money Market Accounts
Commercial and Industrial (C&I) Loans - Closed and Open End	Business Savings Accounts
Construction Loans	Business Certificates of Deposit
Personal Loans and Lines of Credit	Personal Savings Accounts
CD Secured Loan	Personal Money Market Accounts
Commercial Credit Cards	Personal Checking Accounts
BankUnited Commercial Credit Card	Personal Certificates of Deposits
Letters of Credit	Classic Kids Savings Account
Mortgage Warehouse Lines of Credit*	Kindergarten to College Savings Account
Member Bank of the Federal Home Loan Bank (FHLB) Atlanta †	Depository Accounts in the name of a Trust
Home Equity Lines of Credit ^^	Health Savings Account
	Individual Retirement Accounts
	^BankUnited Essentials Checking Account (BankOn certified)

† 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.

*The Bank offers mortgage warehouse lines of credit (MWLs); including MWLs to CDFI lending partners to assist with affordable housing program needs.

^ Effective 9/15/2025 the Bank offers its BankOn checking account product to consumers. This product is intended for the underbanked or underserved individuals in the Bank's footprint.

^^ Consumer HELOCs offered through a referral to a third-party originator, effective 3/2/2026.

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® for consumers - effective 1/23/2025), treasury management solutions, and resources on its website to assist with fraud and ID theft protection. In addition, online account opening available for consumers.

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.

4- The Bank provides financial education in support of small businesses as well as other banking insights on its website under the "Resource Corner".

5- The Bank offers "TalkDesk" technology - a new client care center telephone system that provides a seamless future of telephone banking with callback features, automatic routing, automated account services, and voice recognition to quickly access your accounts.