



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 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 Commercial Credit Cards BankUnited Commercial Credit Card Letters of Credit Mortgage Warehouse Lines of Credit* Member Bank of the Federal Home Loan Bank (FHLB) Atlanta † Home Equity Lines of Credit ^^ | Safe Deposit Box Business Interest and Non-Interest Bearing Checking Accounts <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) 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 Depository Accounts in the name of a Trust 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.