

# First American Bank – Products and Services

## Retail Banking Products and Services

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Health Savings Accounts (HSA)
- Certificates of Deposit (CDs)
- Bank-By-Phone
- Debit Cards
- Official Checks
- Credit Cards and Credit Card Cash Advances
- Direct Deposit
- Online Banking (including eStatements, Bill Pay)
- Mobile Banking and Mobile Wallet
- Overdraft Protection (Check Credit, Account Link, RediReserve)
- IRA Accounts
- Safe Deposit Boxes
- Foreign Currency Services

## Consumer Loans

- Home Equity Loans and Lines of Credit
- Auto Loans
- Mortgage Loans (Fixed Rate, ARM, Jumbo, VA)
- Personal Loans
- Construction Loans

## Commercial Loans

- Working Capital Lines of Credit
- Lines of Credit Sweeps
- Equipment Loans
- Commercial and Industrial Mortgages
- SBA Financing
- ESOP Financing
- Industrial Revenue Bond Financing
- Asset-Based Lending
- Leveraged Buyouts and Recapitalization Transactions
- Investment Real Estate Transactions
- Tax-Exempt Bond Financing
- Not-for-Profit Lending
- Municipal Finance
- EXIM Bank Working Capital Guaranty
- Interest Rate Hedging

## Real Estate Loans

- Residential Mortgages (Fixed and Adjustable Rates)
- Commercial and Industrial Property Loans
- Construction Loans
- Rehabilitation Project Loans

## Business Banking

- Business Checking Accounts
- Business Money Market Accounts
- Certificates of Deposit
- Business Reserve Line of Credit
- Business Debit and Credit Cards

## Treasury Management Services

- Zero Balance Accounts
- Cash Concentration
- Lockbox Services
- Coin and Currency Services
- Remote Deposit Capture
- Foreign Exchange
- CDARS / ICS
- Wire Transfers
- ACH Services and Direct Deposit
- Positive Pay and ACH Filter
- Business Debit Card
- Ca\$hTrac (including Alerts, Book Transfers, Stop Payments, eStatements)
- CD-ROM Statements
- Mutual Fund Sweeps
- Line of Credit Sweeps
- Overdraft Protection Sweeps
- Merchant Services
- Mobile Banking

## Trade Finance

- Import, Export, and Standby Letters of Credit
- Trade Finance Working Capital Loans
- International Payments
- Collections
- U.S. Banking Services for Foreign Corporations