



Webster®

Products & Services

Personal Banking

Consumer Checking Account Products

Overdraft Protection Products

Consumer Savings Account Products

Certificate of Deposit Products

Health Savings Accounts (HSA Bank)

Webster Visa® Debit Card

Webster Mastercard® Debit Card

Visa® Credit Card*

ATM Banking

*The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A.

Digital Banking

- Online Banking
- Mobile Banking
- Mobile Deposit
- Bill Pay
- Account Alerts
- Paperless Statements
- Zelle

Specialty Programs

- Military Banking Benefits

Mortgage Lending

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- Jumbo Mortgages
- Construction Mortgages
- Construction 2nd Mortgages
- Land Loans
- Government and State Agency Loans
- Affordable Loan Products
- Down Payment Assistance Programs

Home Equity Lines of Credit

Home Equity Loans

Bridge Loans

Consumer Lending

- Personal Unsecured Loans
- Savings Secured Loans
- Student Loans**

**Student Loans offered through Sallie Mae



Webster®

Products & Services

Business and Commercial Banking

Business & Commercial Checking Account Products

Overdraft Protection Products

Business & Commercial Savings Account Products

Webster Visa® Business Credit Card*

Webster Mastercard® Business Credit

Card* Visa® Credit Cards

Treasury Online, Mobile and File Delivery

Digital Banking

Online Banking

Mobile Banking

File Delivery

SWIFT

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Treasury Online, Mobile and File Delivery (cont.)

Payables

ACH Origination

Account Transfers

Wire Transfers

Tax Payments

Receivables

ACH

Wire Transfers

Check

Remote Deposit Capture

Lockbox Deposits

Information Reporting including Multi-Bank Domestic & Global Reporting

Image Retrieval/Delivery

Statements

Check Images

Deposit Images

Information Reporting including Multi-Bank Domestic & Global Reporting (cont.)

Integration Services

File Translation and Custom File

Mapping Services

Fraud Prevention Services

Check & ACH Positive Pay

Third Party Platform Integration

(e.g., ERP, TMS, Intuit)



Webster®

Products & Services

Business and Commercial Banking

Employer Services & Support

Payroll
Interest Rate Risk Management*
Health Savings Accounts (HSA Bank)
Employee Benefits
Insurance*

Treasury Solutions

Accounts Payable Solutions
Accounts Receivable Merchant
Services International Services
Liquidity Management

Risk Management Fraud Services Foreign Exchange

Interest Rate Management

Business & Commercial Lending

SBA Loans
Small Business Term Loans
Small Business Lines of Credit
Fast Track Business Loans
Commercial Real Estate Loans
Asset-Based Lending
Equipment Financing
Middle Market Lending
Sponsor & Specialty Financing

*Insurance and risk management services offered through a marketing relationship with USI Insurance Services LLC, a subsidiary of USI Advantage Corp., which is a portfolio company of KKR and Caisse de depot et placement du Quebec (CDPQ)



Webster®

Products & Services

Wealth Management

Investments and Asset Management

Borrowing and Banking

Fiduciary and Trust Services Financial Planning

Life and Long-Term Insurance*

Personal Retirement Planning

Employee Retirement Plans

Planning Advice and Strategies

**Insurance products are offered through LPL Financial or its licensed affiliates*

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Webster Bank and Webster Investments **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Webster Investments, and may also be employees of Webster Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Webster Bank or Webster Investments.

Securities and Insurance offered through LPL or its affiliates are:

**Not Insured by FDIC or Any
Other Government Agency**

Not Bank Guaranteed

**Not Bank Deposits or
Obligations**

May Lose Value