



Company Overview

Webster Bank, a division of Santander Bank, N.A., is a retail and commercial bank that delivers financial solutions to businesses, individuals, families and partners.

We now have an expanded presence in the Northeast with the support of Santander's scale and capabilities. Together we will enhance our ability to deliver broader products and services and remain committed to the trusted partner that have always been at the center of how we serve our customers and communities.

Retail Banking

Retail Banking of Webster Bank, a division of Santander Bank, N.A., delivers customized financial solutions for individuals and families, private clients and small business owners across our extensive network of Banking Centers throughout the Northeast. We offer a full suite of deposit, lending, treasury management, and wealth management solutions delivered by experienced Relationship Managers. We also provide a fully digital banking experience through our mobile banking apps and BrioDirect.

Commercial Banking

Commercial Banking of Webster Bank, a division of Santander Bank, N.A., delivers financial solutions nationally to a wide range of companies, investors, government entities, and other public and private institutions. We help our clients achieve their business and financial goals through our deep expertise in Commercial & Institutional Lending, Commercial Real Estate, Capital Markets, Capital Finance and Treasury Management. Our Private Banking team pairs holistic wealth solutions, including tailored lending, with commercial banking services.

Healthcare Financial Services

Healthcare Financial Services includes HSA Bank and Ametros.

HSA Bank, a division of Santander Bank, N.A. is one of the country's largest providers of employee benefits solutions. It is a leading bank administrator of health savings accounts (HSAs) and flexible spending accounts (FSAs) services and provides employer-sponsored emergency savings accounts (ESAs) through **SecureSave**.

Ametros, a subsidiary of Santander Bank, N.A. is the nation's largest professional administrator of medical insurance claim settlements, helps individuals manage their ongoing medical care through their CareGuard service and proprietary technology.

Santander Bank, N.A. is one of the country's leading retail and commercial banks. The Bank's customers are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, and Florida. The Bank is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN), recognized as one of the world's most admired companies by Fortune Magazine in 2026, with more than 182 million customers in the U.S., Europe, and Latin America. Santander Bank is overseen by Santander Holdings USA, Inc., Banco Santander's intermediate holding company in the U.S. For more information on Santander Bank, please visit www.santanderbank.com.

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