



# Why Choose First American Trust?

- ▶ Escrow deposit specialists
- ▶ Dedicated professionals
- ▶ Uncompromising commitment to quality

First American Trust FSB is a wholly owned subsidiary of First American Financial Corporation (NYSE: FAF) and is part of the First American family of companies. First American Financial is a leading provider of title insurance, settlement services and risk solutions for real estate transactions that traces its heritage back to 1889. Below are the ratings for First American Financial Corporation and its lead title insurance underwriter, First American Title Insurance Company (FATICO):

Rating Agency	FATICO <sup>1*</sup>	FAF <sup>2*</sup>
Moody's Investors Services	A2	Baa2
Standard & Poor's	A-	BBB-
Fitch Ratings	A	BBB
A.M. Best Company	A	BBB

<sup>1</sup> Financial Strength Rating

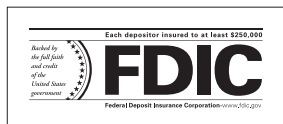
<sup>2</sup> Issuer Credit Rating

\* As of September 30, 2018

First American Trust offers a full range of deposit products serviced by dedicated individuals committed to providing innovative banking solutions to the escrow and real estate industries.

## First American Trust, FSB Highlights:

- ▶ Established more than five decades ago with FDIC membership since 1985
- ▶ Administered more than \$3.81 billion in client trust assets as of September 30, 2018
- ▶ Specializes in accepting and managing escrow and real estate industry-related deposits
- ▶ Maintained deposits in excess of \$4.58 billion as of September 30, 2018
- ▶ Does not originate any real estate, commercial, or personal loans
- ▶ Invests primarily in securities issued by Government Sponsored Entities (GSEs), which are supported by the U.S. Treasury
- ▶ 88.6% of deposits were invested in cash and Agency Securities as of September 30, 2018
- ▶ Federally regulated by the Office of the Comptroller of the Currency (OCC), a division of the U.S. Treasury
- ▶ Each employee bonded and insured



Each depositor insured to at least \$250,000



**First American Trust**<sup>®</sup>

BANKING SERVICES

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