

### Certificates of Deposit and IRAs

Rates are subject to change without notice.

Account Term	APY	Interest Rate	Opening Deposit (Minimum Balance to earn A.P.Y.)	
			CDs	IRAs
3 - 5 Month	0.40%	0.40%	500	n/a
6 - 11 Month	0.65%	0.65%	500	100
12 -17 Month	0.90%	0.90%	500	100
12 Month Flex CD - Variable (Tied to 1 year T-bill, Rate Good through 08/31/2010)	0.25%	0.25%	10,000 to 49,999	n/a
	0.50%	0.50%	50,000 to 99,999	n/a
14 Month Special	1.11%	1.10%	500	100
18 - 23 Month < \$50,000 18 - 23 Month > \$50,000	1.01%	1.00%	500	100
	1.11%	1.10%	50,000	50,000
18 Month - Variable (Tied to 26 Week T-Bill rate good through 08/31/2010)	0.25%	0.25%	n/a	100
24 - 35 month	1.21%	1.20%	500	100
36 Month Special	1.77%	1.75%	500	100
36 to 47 Month	1.51%	1.50%	500	100
48 - 59 month	1.82%	1.80%	500	100
60 month	2.28%	2.25%	500	100
Greenlend 60 Month CD	2.53%	2.50%	500	n/a

Jumbo Rates available upon request • We are a CDARS participant • Holiday Clubs are available • Inquire about Save for Success accounts for children

*Passbook Account	0.25%	0.25%	25 to 49,999
	0.40%	0.40%	50,000+
*Statement Savings	0.25%	0.25%	25 to 49,999
	0.40%	0.40%	50,000+
*NOW Checking	0.00%	0.00%	0 to 299
	0.10%	0.10%	300 to 4,999
	0.15%	0.15%	5,000+
*Free 55	0.00%	0.00%	0 to 299
	0.10%	0.10%	300 to 4,999
	0.15%	0.15%	5,000+
*Money Market	0.00%	0.00%	0 to 499
	0.15%	0.15%	500 to 9,999
	0.35%	0.35%	10,000 to 49,999
	0.50%	0.50%	50,000 to 99,999
	0.70%	0.70%	100,000 to 499,999
	0.80%	0.80%	500,000+

\*Variable Rate Accounts are subject to change without notice.

\*\*Service Charges could reduce the earnings for some Checking and Savings Accounts.

Certificates of Deposit and IRA's may be subject to penalty for early withdrawal.

Please contact a Union Bank Personal Banker for current information concerning terms and conditions.

St. Albans (802) 524-9000 • Fairfax (802) 849-2600 • Jeffersonville (802) 644-6600 • Johnson (802) 635-6600 • Stowe (802) 253-6600

Morrisville Northgate Plaza (802) 888-6860 • Morrisville (802) 888-6600 • Hardwick (802) 472-8100 • Danville (802) 684-2211 • Lyndonville (802) 626-3100

St. Johnsbury Ctr./Green Mtn. Mall (802) 748-2454 • St. Johnsbury/Portland St. (802) 748-3121 • St. Johnsbury/Railroad St. (802) 748-3131 • Littleton (603) 444-7136