

COMMERCIAL ACCOUNT OPTIONS

Our commercial banking accounts are designed to make doing business easy. These accounts utilize the best of Union Bank's available services to make commercial banking fast, convenient and secure so you can spend less time banking and more time running your business.

| Checking Accounts | Business Checking | Commercial Checking | Business Checking with Interest |
|---|--------------------|---------------------|---------------------------------|
| Minimum \$25 required to open an account | ✓ | N/A | ✓ |
| Minimum Daily Balance required to waive service fees, otherwise: | \$500 Avg. Balance | N/A | \$750 Minimum |
| Monthly Service Fee with eStatements, or | \$5.00 | N/A | \$5.00 |
| Monthly Service Fee with paper statements | \$7.50 | N/A | \$7.50 |
| No charge for the first 200 combined debits & credits (including deposits and items deposited). After that, each transaction is \$0.25 (service fee waivers based on maintaining minimum balance requirement above do not apply to transaction fees over 200 items) | ✓ | N/A | N/A |
| Minimum Collected Balance Required to earn Earnings Credit toward service fees | N/A | \$1,500* | N/A |
| Monthly account fee | | \$4.50 | |
| Per check paid fee | | \$0.17 | |
| Per non-Union Bank item deposited fee | | \$0.12 | |
| Per deposit fee | | \$0.15 | |
| Overdraft protection options | ✓ | ✓ | ✓ |
| Unlimited No-Fee Access to 55,000 Allpoint ATMs Worldwide | N/A | N/A | ✓ |
| Free: | | | |
| Online Banking and Bill Pay | ✓ | ✓ | ✓ |
| Mobile Banking | ✓ | ✓ | ✓ |
| Check Images (statements and online) | ✓ | ✓ | ✓ |
| Debit BusinessCard/ATM access card | ✓ | ✓ | ✓ |

| Savings Accounts | Statement Savings | Money Market |
|--|-------------------|--------------|
| Minimum required to open an account | \$25 | \$1,000 |
| Minimum Daily Balance required to waive monthly service fees, otherwise: | \$200 | \$1,000 |
| Monthly Service Fee with eStatements, or | \$1.00 | \$5.00 |
| Monthly Service Fee with paper statements | \$3.50 | \$5.00 |
| Variable-tiered interest accrues daily; compounded and credited monthly | ✓ | ✓ |
| Free: | | |
| Online Banking | ✓ | ✓ |
| Mobile Banking | ✓ | ✓ |
| Telebanking | ✓ | ✓ |
| UB SmartSave** | ✓ | ✓ |
| Charge for each transfer in excess of six per statement period*** | \$5.00 | \$5.00 |

| Certificates of Deposit (CDs) |
|--|
| A variety of Terms available |
| Competitive rates |
| Interest may be automatically deposited into UB Checking or Savings Accounts |
| CD may serve as collateral for a loan |
| Flex CDs available with unlimited deposits and one monthly withdrawal without penalty (up to 25% of the principal balance- minimum balance requirements apply) |

*A Commercial Checking Account includes an "earnings credit" for deposit balances that may offset service charges (90 percent of the 91-day Treasury Bill rate in effect on the date of statement and calculated on each \$100 of average collected balance of \$1,500 or more).
 ** Scheduled transfers with UB SmartSave, let you transfer from one account to other Union Bank accounts at predetermined intervals for no fee.
 *** Depositors at FDIC-insured banks enjoy deposit insurance protection up to applicable Federal limits. Since FDIC-insured savings accounts are not intended for frequent transactions, Federal requirements limit you to no more than six electronic banking, telephone transfer, or electronic withdrawals per monthly statement cycle. Unlimited transactions are permitted if made by the accountholder at an ATM, branch office, by mail or by messenger to repay a Union Bank loan.

