

## DEPOSIT ACCOUNT OPTIONS

At Union Bank, we know that every individual has their own financial needs and goals, so we offer a variety of accounts combined with the personal service you would expect from one of the leading community banks in New England. If you have any questions, we're here to help!

Checking Accounts*	UB Checking	Checking with Interest	UB 55
Minimum Daily Balance required to waive service fee	\$250	\$750	\$0
Monthly Service Fee with eStatements, or	\$2.50	\$5.00	\$0
Monthly Service Fee with paper statements	\$5.00	\$7.50	\$0
Complementary:			
Online Banking and Bill Pay: up to 25 transactions/mo.	✓	✓	✓
Mobile Banking	✓	✓	✓
Telebanking	✓	✓	✓
Debit or ATM Card	✓	✓	✓
Unlimited Check writing and no per check fees	✓	✓	✓
ScoreCard Rewards	✓	✓	✓
No fee access to the 55,000 Allpoint ATM Network	✓	✓	✓
UB SmartSave (periodic automatic transfers to build your savings)	✓	✓	✓
Check images provided	-	✓	✓
Interest earned on a daily basis on account balances of \$300 or greater	-	✓	✓
Savings Accounts*	Statement	Passbook	Holiday Club & SFS
Minimum Daily Balance required to waive service fee	\$200	\$200	\$0
Monthly Service Fee with eStatements, or	\$1.00	-	\$0
Monthly Service Fee with paper statements	\$3.50	-	\$0
Quarterly Service Fee	-	\$3.00	-
Variable tiered interest rate, compounded and credited monthly	✓	-	
Variable tiered interest rate, compounded and credited quarterly	-	✓	-
Variable interest rate, compounded and credited annually	-	-	Holiday Club
Variable interest rate, compounded and credited monthly (quarterly)	-	-	Save for Success
Online Banking	✓	View only	View only
Mobile Banking	✓	View only	View only
Charge for each transfer in excess of six per statement period**	\$5		
Money Market Accounts			
Minimum Daily Balance required to waive service fee		\$1,000	
Monthly Fee if minimum not met		\$5	
Variable tiered interest rate, on balances of \$500 or greater		✓	
Complementary eStatements or paper statements		✓	
Complementary Starter Checks		✓	
Complementary Online Banking and Bill Pay		✓	
Mobile Banking		✓	
Charge for each transfer in excess of six per statement period**		\$5	
Health Savings Account		VIP (Value Integrated Package)***	
Minimum Daily Balance required to waive service fee	\$0	Complementary overdraft protection sweep from another deposit account	
Monthly Service Fee with eStatements, or	\$0		
Monthly Service Fee with paper statements	\$0	No-fee money orders	
Interest earned on a daily basis on account balances of \$300 or greater	✓	No-fee treasurer's checks	
Variable tiered interest rate, compounded and credited monthly	✓	No-fee notary services	
Complementary HSA Debit MasterCard®	✓	A complementary order of basic checks annually <sup>1</sup>	
Online Banking	✓	Waiver of normal fee to use non-Union Bank ATMs <sup>2</sup>	
Mobile Banking	✓	20% ScoreCard Rewards points bonus each month <sup>3</sup>	
Bill Pay (provides the ability to pay medical bills online)	✓	10% discount on the documentation preparation fee for residential mortgages	
Check images provided	✓		

\* All checking and savings accounts require a \$25 opening deposit. Non-Save for Success accounts held by youth (until age 18) only need to maintain a minimum daily balance of \$25 to waive a service fee (otherwise \$2/month for a statement savings or \$1.50 per quarter for a passbook savings).

\*\* 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, by messenger, or electronically to repay a Union Bank Loan.

\*\*\* Modest monthly fee applies. <sup>1</sup>With additional benefits for Advantage Banking customers. <sup>2</sup>For non-Union Bank/non-Allpoint ATM transactions, the institution that owns the ATM (or the ATM network) may assess a surcharge. <sup>3</sup>Adds 20% to points earned during the month.

