



## Quick Reference Guide

This guide is intended to highlight important features and benefits of your account. For more detail please visit other sections on our website, call or visit your local bank office or call us toll-free at **800.753.4343** or at (802) 888.6600. Our Customer Care Team is available Monday-Thursday 8AM-5PM and Friday until 6PM. For a list of our offices with Saturday morning banking, please visit the Locations section on our website.

### Debit Cards

All Union Bank Debit Cards come with a variety of purchase and travel insurance or service [benefits](#) and our consumer debit cards also earn points in our [Scorecard Rewards](#) program for signature-based (*credit* vs. *debit*) purchases.

The initial PIN (Personal Identification Number) for your first Union Bank debit card (or one that replaces a lost card) is the last four digits of your Social Security number. You need to change this to a more secure four digit PIN at a Union Bank ATM or by calling 800.448.8268. Your debit card has the following withdrawal limits to protect against fraud. When necessary, you may request a temporary increase to your limits.

Card Type	Cash Limit per day	Purchase Limit per day
MasterCard Debit (Enhanced)	\$300	\$1,500
World Debit Card (Advantage)	\$500	\$1,500
Debit Business Card	\$500	\$3,000
Health Savings Account (HSA)	\$250	\$1,500
ATM Card	\$250	N/A

*These limits are for a 24-hour period ending 3:30pm ET*

Please advise us when you are traveling out of the region to help assure uninterrupted use of your card. If you are ever declined for a signature-based purchase (the *Credit* choice), please try utilizing your PIN (the *Debit* option) to authorize the transaction.

If your debit card is lost/stolen or if you notice fraudulent transactions, please immediately contact Union Bank at 800.753.4343 or our 24-hour fraud watch service at 800.264.5578. International Callers: 412.552.2698.

## Design Your Own Debit Card

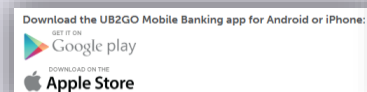
Union Bank now offers a debit card customization service. For a fee of \$10 you can upload your own picture or choose from our extensive photo library. Just go to [our website](#) to learn more.



## Mobile Banking App

The Union Bank (VT & NH) Mobile Banking App is available in Android or iOS versions using the Apple Store or Google Play links at [UBLOCAL.COM](#). The app stores also have the separate *My Mobile Money* app which you can use to manage your Union Bank Debit card, by setting limits or requesting alerts.

In addition to most of the features from our online banking service, you can deposit checks electronically, the limits are:



Account Type	Maximum Number of Mobile Checks Per Day	Maximum Mobile Check Total (\$) Per Day	Maximum Number of Mobile Checks Per Rolling Month	Maximum Mobile Check Total (\$) Per Rolling Month
Standard	5	\$2500	15	\$10,000
Advantage Banking	10	\$7500	25	\$25,000
Business	10	\$7500	25	\$25,000

## Online Banking

In addition to the inquiry, transfer and bill payment features, our enhanced and powerful online banking service is the place to sign up for eStatements. For your convenience, electronic statements are available online for up to 36 months.

Once logged in to online banking, look for the eStatements tab:

- Review the Online Agreement and Disclosure
- Enter the Validation Code and click the **I Accept button**
- Click on the appropriate icon to view your statement in printable version or HTML format.

## Apple Pay

Enjoy all of the [benefits](#) of your Union Bank debit card using Apple Pay. Apple Pay is a mobile payment and digital wallet service integrated into the Wallet app, which comes pre-installed on your eligible Apple device. Easy to use, you can make secure purchases in stores, in apps or on the web.

*Thank you for choosing Union Bank.*

STAY  
LOCAL.  
GO  
FAR.