

### Certificates of Deposit and IRAs\*\*\*

Rates are subject to change without notice.

Account Term	Annual Percentage Yield	Interest Rate	Opening Deposit	
			CDs	IRAs
6 - 11 Month	0.15%	0.15%	1,000	500
9 Month Special	2.28%	2.25%	5,000	5,000
9 Month Special	2.53%	2.50%	25,000	25,000
12 - 17 Month	0.30%	0.30%	500	500
12 Month Flex CD - Variable (Tied to 1 year T-bill, Rate Good through 5/31/19)	1.44%	1.43%	10,000 to 49,999	n/a
	1.69%	1.68%	50,000 to 99,999	n/a
18 - 23 Month	0.35%	0.35%	500	500
24 - 35 month	0.45%	0.45%	500	500
36 to 47 Month	0.65%	0.65%	500	500
48 - 59 month	1.14%	1.13%	500	500
60 month	1.28%	1.27%	500	500

### Jumbo Certificates of Deposit and IRAs\*\*\*

9 Month Special	2.79%	2.75%	100,000	100,000
183-364 day	0.25%	0.25%	100,000	100,000
12 - 17 Month	0.40%	0.40%	100,000	100,000
12 Month Flex CD - Variable	1.95%	1.93%	100,000	n/a
18 - 23 Month	0.45%	0.45%	100,000	100,000
24 - 35 Month	0.55%	0.55%	100,000	100,000
36 to 47 Month	0.70%	0.70%	100,000	100,000
48 - 59 month	1.14%	1.13%	100,000	100,000
60 month	1.28%	1.27%	100,000	100,000

*Passbook Account	0.10%	0.10%	25 to 49,999
	0.20%	0.20%	50,000+
*Statement Savings	0.10%	0.10%	25 to 49,999
	0.20%	0.20%	50,000+
*UB 55, Business Checking with Interest, & Checking with Interest	0.00%	0.00%	0 to 299
	0.02%	0.02%	300 to 4,999
	0.05%	0.05%	5,000+
Basic Advantage, Advantage Checking & Advantage Checking Plus	0.00%	0.00%	0 to 299
	0.05%	0.05%	300 to 4,999
	0.10%	0.10%	5,000+
*Money Market	0.00%	0.00%	0 to 499
	0.05%	0.05%	500 to 9,999
	0.10%	0.10%	10,000 to 49,999
	0.15%	0.15%	50,000 to 99,999
	0.30%	0.30%	100,000 to 249,999
	0.35%	0.35%	250,000 to 499,999
	0.45%	0.45%	500,000+

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

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

\*\*\*Advantage Checking & Advantage Checking Plus Customers receive a premium on their CD, IRA and Money Market rates - currently 0.10%  
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.