



## ADVANTAGE BANKING ADVANTAGE CHECKING PLUS

## THE BENEFITS OF ADVANTAGE PLUS

### Better Banking Starts Here

Advantage Checking rewards customers who maintain high deposit relationships with Union Bank, starting at \$100,000. In recognition of your commitment to us, you'll receive special discounts and benefits, just for being an Advantage account holder.

### Rewarding Relationships

As an Advantage Banking customer, you can take advantage of great benefits, such as free services, special rates and discounts. Our staff is here to help you with all of your banking needs, to personally answer questions and facilitate your banking transactions. To qualify, simply maintain the monthly minimum balance. It's our way of saying 'thanks' for being a valued customer.

To meet the qualifying minimum, the balance is a combination of all eligible Union Bank deposit accounts owned by the same customer, including Checking Accounts, CDs, IRAs, Savings and Money Market Accounts. The primary account holder on the Advantage Plus checking account must be a primary or joint owner (or trustee) on additional deposit accounts for their balance to meet the deposit balance requirement. The \$100,000 balance requirement is an average deposit balance during a monthly statement cycle. If the average account balances fall below the minimum during a statement cycle, the account will be assessed a \$20 account service fee.

### Mastercard World Debit Card extras, including:

- All Union Bank ATM Fees Waived
- Rebated ATM surcharges—unlimited, to be credited early the next month
- Unlimited, no-fee access to 55,000 Allpoint ATMs worldwide
- 20% more ScoreCard Reward points for signature-based debit purchases
- Mastercard “perks”—like Purchase Assurance, Extended Warranty and Satisfaction Guarantee (details at [www.mastercard.com](http://www.mastercard.com))
- Free debit card standard replacement
- Higher limit on cash withdrawal

### TRAVEL BENEFITS

- Travel Assistance—provides pre-trip destination info
- Trip Cancellation/Interruption Insurance—protects cardholders if a trip is interrupted or cancelled
- Collision Damage Waiver—covers cardholders for damages to a rental vehicle

### PEACE OF MIND BENEFITS

- Cell Phone Protection Insurance—reimbursement for expenses incurred for stolen or damaged phones
- ID Fraud Expense Reimbursement—reimbursement for expenses incurred as a result of identity theft

### FREE WI-FI ACCESS

### Free VIP Service, including:

- Overdraft protection transfers from another deposit account
- Money Orders
- Treasurer's Checks
- Notary Service
- Wealth Management Financial Reviews & Retirement Planning Analysis

### Added benefits, including:

- **Preferred Rates on CDs, IRAs AND Money Market Accounts**
- Free checks, available in a wide range of styles
- Free Standard or 5x5 Safe Deposit Box (or standard box fee discount on larger box)
- 50% discount on mortgage document preparation
- Unlimited Online Bill Pay
- Discounted rate on Personal Overdraft Protection Line
- Free stop payments
- Check Images and complimentary eStatements or paper statements
- Domestic Wire Transfers

**ADVANTAGE BANKING:** *It's our way of saying "thank you" for banking with us!*

